Report of Activities

1991

CSST

Commission de la santé et de la sécurité du travail

93-01610/

	1991	1990
*Workers covered	**2,235,610**	2,401,359
Employers' files opened as of December 31	**179,425**	180,758
Establishments	**215,591**	217,867
Requests for prevention-inspection interventions	**20,089**	18,935
Assistance, evaluation, and control	**14,387**	12,483
Investigations of accidents	**663**	633
Interventions following complaints	**4,643**	5,294
Applications of the right to refuse	**240**	314
Disputes	**125**	211
Undetermined requests for interventions	**31**	—
Prevention programs submitted[1]	**2,988**	2,965
Health programs received[1,2]	**2,996**	1,437
Health and safety committees formed under the Act[3]	**685**	671
Files opened following employment injuries	**213,923**	241,426
Accidents involving time off work, accepted and compensated[4]	**176,719**	205,048
Other accidents[5]	**27,735**	27,771
Occupational diseases involving time off work, accepted and compensated[4]	**4,226**	4,196
Other occupational diseases[5]	**5,243**	4,411
Deaths occurred	**147**[6]	185
Benefit claims under the right to protective reassignment of pregnant or breast-feeding workers	**21,379**	21,088
Average assessment rate	**$2.32**	$2.50
Maximum annual insurable earnings	**$42,000**	$40,000
Employer assessments	**$1,224,719,000**	$1,445,347,000
Investment income and interest on assessments	**$413,296,000**	$398,089,000
Total expenditure[7]	**$2,408,276,000**	$2,037,128,000
Compensation programs[7,8]	**$2,117,621,000**	$1,718,377,000
Prevention programs	**$74,356,000**	$69,753,000
Administration expenses[7]	**$210,944,000**	$188,785,000
Reimbursement of assessments	**$0**	($83,295,000)
Deviations concerning the real rate of return	**($72,580,000)**	$87,489,000
Other expenses	**$77,935,000**	$56,019,000
Rate of capitalization	**57.45%**	64.99%[9]

1 Establishments of 21 workers or more, Groups I, II, and III.

2 Data supplied by HC-CHDs.

3 Establishments of 21 workers or more, Groups I and II.

4 Files in which there was a death related to an employment injury or for which there was at least one period of compensation.

5 Injuries not involving time off work.

6 This figure includes 112 deaths relating to industrial accidents, and 35 to occupational diseases. According to data compiled by the Prevention-Inspection Services, in 1991 the Commission recorded 82 fatal workplace accidents, causing 83 deaths.

7 Costs assessed to the Federal and Québec governments, and employers held personally responsible for the payment of claims are excluded.

8 Protective reassignment program for pregnant or breast-feeding workers is included.

9 According to the revised financial statements.

* The masculine used in this report applies to women as well as men, wherever applicable.

Report of Activities 1991

This 1991 report of activities was produced by the *Secrétariat général* and the *Direction des communications* of the *Commission de la santé et de la sécurité du travail.*

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Mr. Jean-Pierre Saintonge
President of the National Assembly
Québec

Mr. President:
I have the honour to present you the Report of Activities of the *Commission de la santé et de la sécurité du travail* for the year 1991, as submitted to me by its President and Chief Executive Officer.

Yours very respectfully,

Normand Cherry
Minister of Labour
and Minister of State for
the Cultural Communities

Mr. Normand Cherry
Minister of Labour
and Minister of State for
the Cultural Communities

Mr. Minister:
In accordance with Section 163 of the Act respecting occupational health and safety, I have the honour to present you the Report of Activities of the *Commission de la santé et de la sécurité du travail* for the year 1991.

Yours very respectfully,

Robert Diamant
President and
Chief Executive Officer

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Message of the President and Chief Executive Officer

When we examine the year 1991, in retrospect, the need to analyse the evolution of our health and safety plan from a more comprehensive perspective is evident. As it developed at the mercy of the realities of its structure and organization, the plan was subjected to the considerable pressures of a difficult social and economic environment.

The repercussions of the economic recession that began in the second quarter of 1990 were brutally felt throughout Quebec society in 1991. Against this backdrop the financial situation of governments and business deteriorated, consumer spending decreased, and the job market suffered major setbacks.

Marked by the false starts of expected recovery, this economic recession also affected several aspects of our occupational health and safety plan in 1991.

Insofar as funding is concerned, on one hand it was noted that the decrease in total payroll led to a significant reduction in assessments under the plan and in its revenue as a result. On the other hand, the costs of benefits for workers with employment injuries rose by 25%. In correlation with the economic context, this stems mainly from the constant increase in the average length of compensation and costs for medical assistance and rehabilitation.

Paradoxically, in the compensation of victims of employment injuries, a 20% decrease in the number of work accidents was noted. This is partly due to the economic downturn and also a decline in the prevention efforts of the partners in the plan since the plan was established.

With regard to our objectives of financial stability for the plan and respect for the rights of the users, it behooves us to call attention to the exemplary manner in which the Commission's staff mobilized, and to recognize their achievements in financing, compensation and rehabilitation and particularly in prevention.

For prevention proved to be the only real restraining factor in the plan's financial instability and, in spite of the economic context, it is still well established in the workplace thanks to joint relationships.

This leads us to believe that full implementation of the Act, as well as the review of provisions that are difficult to implement, would correct the plan's financial situation permanently and favour its accession to full maturity.

To meet the expectations and needs expressed by all its partners, the Quebec occupational health and safety plan requires changes that should not call its philosophy into question, but should instead refine its instruments and provide the plan with the means to be administered effectively.

Its adaptive ability, which relies on the quality of cooperation between its partners in occupational health and safety, will prove to be crucial, not only in safeguarding the plan in its current context, but also in its eventual adjustment to the many changes of the future, particularly economic, demographic, scientific and cultural.

For example, because they rely increasingly on efficiency and cost reduction, technological innovation and increased competitiveness will conceivably necessitate constant redefinition of prevention in the context of an overall search for quality.

As administrator of the plan, the CSST subscribes fully to this trend in society and consequently enshrines its efforts to enhance the services provided to its users, within the scope of a continuous and comprehensive process, in agreement with the mission statement, *Mission, values and strategic direction*, adopted this year.

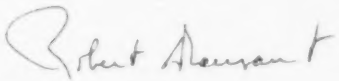
All the organizations are interested in adopting an integrated approach to quality management, in which occupational health and safety is a tool for success, mainly due to the joint structures that have become increasingly active in prevention in our workplaces.

The joint approach in prevention, the foundation of our occupational health and safety plan, must continue to broaden its traditional framework to include all aspects of health and safety at work, especially the procedures for returning to work and rehabilitation.

Indeed, partnership in prevention has contributed and will always contribute to the development of the outlook in occupational health and safety. At the same time, it remains a precious tool of social change, by stimulating individual and collective responsibility for the entire plan through its partners.

We believe, the Quebec occupational health and safety plan must now begin a crucial phase of adaptation, which will finally enable it to give full measure, but will require sustained efforts of the CSST's staff and Board of Directors, the IRSST, the joint sector-based associations and our partners in the labour movement and business, health and education. I would like to express to them my recognition for their constant commitment to the health and safety of Quebec's workers.

Finally, on their behalf and in my own, I would like to call attention to the invaluable contribution of Louis Laberge who, notably, as member of the Commission's Board of Directors from March 1980 to June 1991, when he resigned, has actively collaborated in the improvement of occupational health and safety in Quebec.



ROBERT DIAMANT
President and Chief Executive Officer

Mandate and Organization of the CSST

The *Commission de la santé et de la sécurité du travail* is the agency entrusted by the Government with the application of the occupational health and safety plan. It is a joint body whose Board of Directors consists of an equal number of Québec labour and employer representatives.

In the area of **prevention,** the Commission develops, proposes and implements an occupational health and safety policy aimed particularly at enabling workers, employers, and their associations to participate in improving health and safety conditions in the workplace and fully assume their rights and obligations set out by law. Its duties involve the establishment of standards, support for the implementation and operation of prevention programs and participation mechanisms, health services, as well as training, information and research services. The Commission is also responsible for monitoring the enforcement of occupational health and safety standards and regulations, as well as ensuring, in the workplace, that the rights and obligations conferred by law upon workers and employers are respected. It has sole authority over work inspection and its jurisdiction extends to every aspect of health and safety at work.

Under its **rehabilitation-compensation** mandate, the Commission provides victims of employment injuries and victims of criminal acts or acts of good citizenship all the services to which they are entitled. Its responsibilities, other than the payment of benefits, include rehabilitation aimed at a return to self-sufficiency or reintegration to the labour market, medical assistance, and the right to return to work. The Commission is also responsible for providing compensation to pregnant or breast-feeding workers who exercise their right to protective reassignment.

As to **funding,** the Commission has full powers, within the limits prescribed by the Act, to set and collect assessments from employers required to contribute to its accident fund. To this end, it must ensure that these employers are registered and classified for the purpose of assessment. The contributions it collects must enable it to cover the cost of accidents, the cost of prevention under the Act, and administrative and overhead expenses.

The varied mandate of the CSST is governed by the seven acts it administers:

- the *Act respecting occupational health and safety* (R.S.Q., c. S-2.1), which created the Commission and entrusted it with its multifaceted mandate;
- the *Act respecting industrial accidents and occupational diseases* (R.S.Q., c. A-3.001), which became effective August 19, 1985, provides a compensation plan for employment injuries applicable to all occupational accidents or deaths that occurred on or after August 19, 1985, as well as any occupational disease for which a claim was filed from that date;

- the *Workmen's Compensation Act* (R.S.Q., c.A-3), which provides a compensation plan for all occupational accidents and deaths that occurred before August 19, 1985, and occupational diseases for which a claim was filed before that date;
- the *Act respecting indemnities for victims of asbestosis and silicosis in mines and quarries* (R.S.Q., c. I-7) setting out special compensation for mine and quarry workers suffering from asbestosis and silicosis. Those receiving a pension under this Act before August 19, 1985 continue to receive it;
- the *Crime Victims Compensation Act* (R.S.Q., c. I-6) and the *Act to promote good citizenship* (R.S.Q., c.C-20) whose compensation principles are the same as those of the *Workmen's Compensation Act;*
- the *Government Employees Compensation Act* (R.S.C., 1985, c. G-5), a federal Act enabling the CSST to determine compensations for federal employees, according to rates and conditions prescribed by the provincial legislation. The application of this Act is the subject of an agreement between the Commission and the federal department involved.

Legislative Changes

During 1991, the National Assembly adopted an Act that directly affected the Commission, the *Act to amend the Workmen's Compensation Act and the Act respecting industrial accidents and occupational diseases.* (Chap. 35). Effective June 20, 1991, this Act amends the Workmen's Compensation Act to enable the revalorization of benefits for temporary disability and to confer to the Commission regulatory power over the economic and social stabilization and rehabilitation programs.

It also amended the *Act respecting industrial accidents and occupational diseases* to clarify regulatory power and the articles of this Act that are applicable to the decisions concerning economic and social stabilization and rehabilitation programs.

Court Decisions

The Québec Court of Appeal handed down, in 1991, two noteworthy occupational health and safety decisions. First, in the judgment, *Fédération des employées et employés de services publics inc. et C.S.N. vs Louisette Béliveau Saint-Jacques et al* (1991 R.J.Q. 279), the Appeal Court ruled in a majority decision that notwithstanding the prohibition to recourse set out in Section 438 of the *Act respecting industrial accidents and occupational diseases*, a worker who has suffered an employment injury compensated by this Act, can institute proceedings against his employer to claim exemplary damages provided by the *(Quebec) Charter of Rights and Freedoms*. The Charter states that in cases of illegal and intentional injury to a right or freedom recognized by the *Charter*, the court can sentence its author to pay exemplary damages. This judgment is under appeal before the Supreme Court of Canada.

On September 11, 1991, the Court of Appeal setled the debate concerning compensation in the first 14 days of consecutive disability from an employment injury under Section 60 of the *Act respecting industrial accidents and occupational diseases*. In a unanimous decision *(Domtar inc. vs CALP et Roland Lapointe et CSST)* the court concluded that the employer must pay a worker 90% of the net salary he would logically have been entitled to, had he worked normally, and that this obligation does not exist when there is a plant closing, strike, lockout, layoff or unpaid leave, etc. This judgment was the subject of a request for authorization of appeal before the Supreme Court of Canada.

Operational Model

For several years, the Commission's guiding principle has been to integrate all its mandates and regionalize its services. A vice-presidency oversees program development. Advisory directors under the vice-presidencies are responsible mainly for coordinating certain activities carried out by regional services. Regional offices must implement the Commission's programs and provide services to the varied clientele. The operational model emphasizes the integration of regional-office functions, mainly through the creation of multidisciplinary teams, health and safety services. Within a multidisciplinary team, each function (compensation, rehabilitation, prevention-inspection) coexists with the others, while executing its own specialized activities. These teams are supported by content specialists in prevention-inspection, rehabilitation, and compensation. In the integration of these functions lies the guiding principle of the organization, for it promotes harmony in the interventions and strengthens their impact.

HUMAN RESOURCES

Authorized Staff

The Commission's staff is appointed and paid in accordance with the *Public Service Act*. During 1991 the Commission was authorized to have 3,240.5 permanent positions and 329.5 temporary staff.

Positions Filled

On December 31, 1991, the Commission had 2,707 permanent employees, an increase of 73, or 2.6% compared to 1990. Of these employees, 1,575 worked in regional branches and 1,132 in administrative centres. Fifty-five percent of the permanent employees were classified as civil servants, compared to 56% in 1990; 35% as professionals, compared to 35.9% in 1990; 0.9% as general workers compared to 1% in 1990; and 8.9% as supervisory staff compared to 7.1% the previous year.

Temporary Staff

On December 31, 1991, the Commission employed 742 casual employees, an increase of 15 over the previous year, or a 2% increase.

Employment Equity

On December 31, 1991, women filled 1,263 of the 2,707 permanent positions in the Commission, compared to 1,202 out of 2,634 on December 31, 1990. Women now make up 46.7% of the CSST's permanent staff.

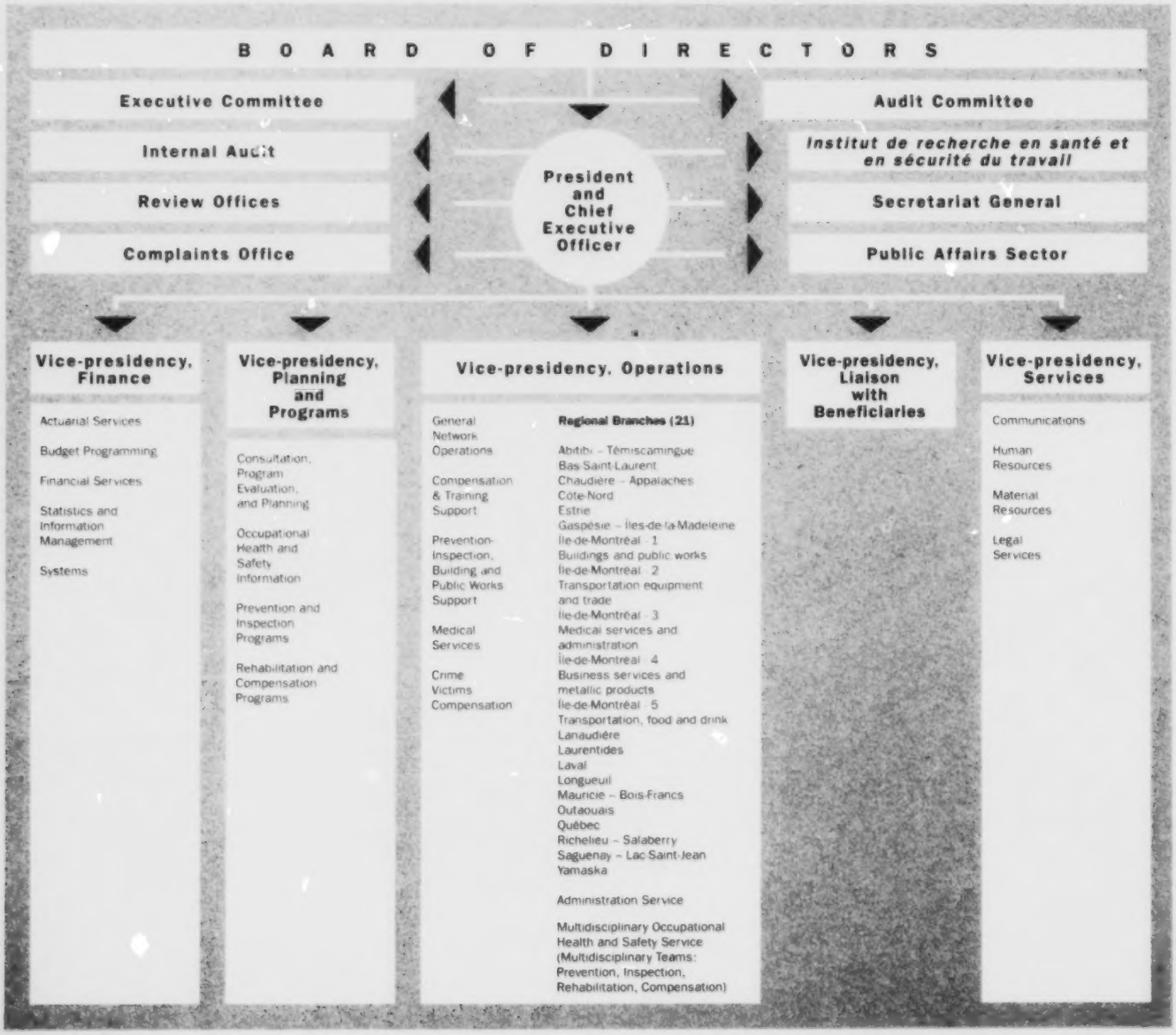
The relative importance of the position of women in the personnel classifications of the CSST was as follows on December 31, 1991: 23 women were senior management, filling 20.9% of such

positions; 21 were supervisors, or 16.8% of such positions; 314 were professionals, or 33.3% of such positions; 416 were technicians, or 48.7% of such positions and 486 were office staff or 75.1% of such positions.

Members of cultural communities constituted 2.3% (62 persons) of the total permanent staff, while disabled persons represented 3.8% (102 persons) of this staff.

Table 1

OPERATING STRUCTURE



Administrative Regions and Regional Branches of the CSST

1. LAVAL
2. ÎLE-DE-MONTRÉAL
3. LONGUEUIL
4. RICHELIEU – SALABERRY
5. YAMASKA
6. OUTAOUAIS
7. LAURENTIDES
8. LANAUDIÈRE
9. MAURICIE – BOIS-FRANCS
10. ESTRIE
11. CHAUDIÈRE – APPALACHES
12. QUÉBEC
13. ABITIBI – TÉMISCAMINGUE
14. SAGUENAY – LAC-SAINT-JEAN
15. BAS-SAINT-LAURENT
16. CÔTE-NORD
17. GASPÉSIE – ÎLES-DE-LA-MADELEINE
18. NOUVEAU-QUÉBEC

Administration of the Plan in 1991

The *Commission de la santé et de la sécurité du travail* is a public corporation within the meaning of the *Civil Code*. As such it is vested with the general powers of such a corporation and specific powers imparted to it by law. Its joint Board of Directors is the highest body of employer-worker participation constituted by law, enabling both groups to share in defining and managing occupational safety and health policies.

BOARD OF DIRECTORS

The Commission's Board of Directors is made up of fifteen members: the president, who is also the chief executive officer, seven employer representatives and seven labour representatives. These are selected by the Government from lists supplied by the most representative management and labour associations. During fiscal year 1991, the Board held fourteen meetings and adopted 182 resolutions.

The year 1991 was marked by the departure of a pioneer of the *Commission de la santé et de la sécurité du travail*. On April 10, 1991, Louis Laberge announced he would resign as president of the Quebec Federation of Labour on May 31, 1991 to devote himself full time to the presidency of the QFL Solidarity Fund. Much was said and written in the days following this announcement, but, the administrators underlined, none of it could ever be sufficient to truly qualify Louis Laberge's contribution to the development of Quebec society and the defence of the rights of ordinary man and the less well-to-do. There is also the quality of his contribution to the social and economic development of Quebec and to occupational health and safety in particular, being one of the first to grasp the vital importance of this area and contribute to it in a significant way. The Board members had the opportunity to mark Mr. Laberge's contribution and departure in a special way during a celebration attended by the Minister of Labour.

In 1991, the Board of Directors focused on certain financial administrative files. The directors approved the Commission's financial statements for 1990, its budget estimates for administration fees and prevention programs for 1992, adopted maximum insurable earnings of $44,500 and the average provincial assessment rate of $2.50 for 1992. Note that on adopting the average assessment rate, the Board of Directors decided for 1992, to stop assessing the $0.11 per $100 of total assessable payroll provided for under the Commission's capitalization policy. The Board of Directors adopted the transfer budgets under the occupational health services and the mine rescue budget and granted subsidies to twelve sector-based associations, to the *Institut de recherche en santé et en sécurité du travail*, to employer and union associations, and also to the *Regroupement des sourds professionnels du Québec*.

In the area of the Commission's computerized systems and management of information resources, the Board of Directors authorized various financial commitments to acquire outside resources, for systems maintenance, development, improvement and operation, computer operation, systems support and production follow-up, user assistance, database administration, the completion of all activities associated with upgrading Phase I and the start-up of Phase II of the new method of assessment, among other things. The directors also authorized rental of a 76 gega-byte IBM-3380 disk unit; replacement of an 82.5 gega-byte (IBM 3380) through a lease-to-purchase agreement for a 120 gega-byte IBM-3390 magnetic space unit; the acquisition of three robotized units for mounting Storagetek casssettes, and the conclusion of a three-year, annually renewable agreement with IBM Canada Ltd. for maintaining all the Commission's computer equipment.

As part of the implementation of the Commission's five-year master plan for information systems, which was initiated in 1990, the Board authorized various financial commitments aimed, *inter alia*, at renewing contracts pertaining to general systems architecture (data, processing, technology), completing preliminary analysis of the new accounting plan, defining the general framework for information management, coordinating the overall plan, actuarial information resource management, continuing the implementation of the plan in

the *Vice-presidency, Operations*. The Board also authorized the necessary financial commitments to obtain equipment (two IBM-3745 controllers) and support services in telecommunications and in local networks to serve the development of the additional offices within the master plan.

In early 1990 the Board of Directors adopted a policy for assigning costs under Sections 326 to 331 of the *Act respecting industrial accidents and occupational diseases*. Before this policy was adopted, a moratorium had been imposed on requests for cost-sharing benefits related to employment injuries that occurred since August 19, 1985. With the moratorium, the new policy for assigning costs gave employers up to December 31, 1990 to present requests for cost-sharing for events that occurred between August 19, 1985 and August 31, 1990. Since employers had not been systematically informed of this schedule, the Board of Directors decided to allow employers up to August 31, 1991 to present the requests for cost-sharing for events that occurred between August 19, 1985 and February 28, 1991, and that these requests, as well as the others outstanding, would be analyzed according to the new policy for assigning costs.

While methods of financing costs chargeable to employers held personally liable for the payment of benefits were still being analyzed, it appeared that the most appropriate method would be to maintain the percentages established for 1989, for the years 1990 and 1991. As most of the employers held personally liable for the payment of benefits are under federal jurisdiction, the Board established this assessment for 1990 an 1991 by striking off costs not attributable to these employers.

Under Section 4 of the *Regulation respecting the retrospective adjustment of assessment*, after the third month following the end of the assessment year the Commission makes an interim assessment adjustment for employers that were active during that year. The Board of Directors adopted the necessary parameters for calculating this interim adjustment for 1990 injuries, i.e., the portion for allocating the benefits charged to a unit, the weighting factor, the cost of insurance, the uniform rate and provisional measures.

The merit-demerit plan being still applicable for the reference years 1987, 1988 and 1989, the directors adopted the percentages with the aim of fixing net assessment for applying this plan to the assessment year 1988.

Under Section 289 of the *Act respecting industrial accidents and occupational diseases*, a worker's gross salary for one week of work is taken into consideration up to the maximum annual insurable amount established under Section 66, and spread out weekly, all parts of the week being considered as a complete week. At the beginning of 1991, certain employers pointed out that with respect to this Section, the number of weeks corresponding to vacation did not have to be considered in the weekly allocation of assessable salary. In April 1991 the Commission published its interpretation of Section 289 in a press release. Many employers subsequently initiated legal proceedings to request repayment of assessments they would presumably have overpaid, by alleging in particular that some employers had benefited from a different interpretation before the press release. The Commission would have appeared to be well advised to avoid a constant increase in the number of appeals. However, the Commission must apply the assessment plan uniformly to all employers contemplated by the plan. After analysis and for the reasons outlined above, the Board of Directors decided that the Commission would act to apply the assessment plan uniformly and fairly, and retroactively to all employers in the possibility that the courts would conclude that the Commission had erroneously applied Section 289 of the Act respecting industrial accidents and occupational diseases. All this would be done such that there would be no loss or disadvantage for whatever would have proceeded legally.

The directors adopted the *Budget Rules for joint sector-based associations in occupational health and safety* which come in force on January 1, 1992.

The categories of employers that can benefit from joint sector-based associations (JSA) and who must contribute for these services, in principle, are established by the *Regulation respecting joint sector-based associations in occupational health and safety*. At the moment the Commission is not asking the categories of employers established by the regulation for exclusive assessment to finance the JSAs. This situation rests on the fact that the Commission must establish rates by classification unit, while the units do not always fully comprise the categories of employers contemplated by this regulation. The funding formula that corrects the shortcomings of the current method establishes rates by financial file. Since legislative amendments were needed to apply this method of funding, the Board of Directors approved in principle, as of 1992, implementation of a funding method by financial file for the joint sector-based associations in occupational health and safety, and authorized the Minister of Labour to table the legislative amendments needed for this purpose. This matter has not yet been concluded and is still being studied.

Given the significance of the CSST's deposits in the *Caisse de dépôt et de placement du Québec*, under Section 288 of the *Act respecting industrial accidents and occupational diseases*, the Commission expressed its wish to play a more active role in managing these funds to ensure its special fund always gets the best return, in consideration of the market. Accordingly, the Board of Directors asked the government to let the Commission have a seat on the Board of Directors of the *Caisse de dépôt et placement du Québec*.

The issue of funding inspection in the workplace continued to hold the particular attention of the Directors during 1991. Under Section 249 of the *Occupational Health and Safety Act*, the Quebec government must be responsible for inspection related costs. Since this Act became effective, the Commission has financed this expense from the administrative fees and claimed repayment from the government. Up to July 1, 1985, the government had respected its commitment in this regard. Then, it informed the Commission of its intent to stop paying this cost. The Commission began legal proceedings and the government revised its position by making a repayment according to its own basis of evaluation. This has created an ever widening gap between the CSST's real expenditure and the repayment agreed to by the government. This gap recently became more marked because in 1990 the government decided to finance only half of the inspection expenses. In 1991 it also decided first to withdraw again from funding inspection, by announcing an amendment to the Act. It subsequently thought better of it and paid half of the bill as it had done in 1990. The Commission's accounts receivable was established at $41.3 million in December 31, 1991.

The Commission's Board of Directors reiterated the position it had already expressed on countless occasions that according to Section 249 of the Act, the government budget must be the source of all funding of expenses for inspecting the workplace and that this Section must not be amended. In February 1991 the Board authorized the president and chief executive officer to write to the Treasury Board president and the Minister of Labour to remind the government of its obligations to funding workplace inspection, to give formal notice to the government to pay the Commission the amounts due in the application of the Act and its regulations pertaining to inspection and to take immediate action to this end.

In view of the government's intransigence, in December 1991, the Board of Directors served notice to the Premier, Treasury Board president and the Minister of Labour :

- of its unanimous refusal to vote on the Commission's budget on inspection activities;
- of the decision of the government which, on the Treasury Board's advice, has for several years refused to pay its share of inspection expenses incurred by the CSST, and acquit the obligations conferred on it by law;
- of the government's attitude that adds a useless burden on the Commission's already precarious financial situation, which the Commission's directors and staff are striving to correct by deploying all humanly possible efforts.

To emphasize the urgent need for government action on this matter, the Board decided to grant the Commission a credit advance only of $4,615,267 for inspection operations for the months of January and February 1992 only, and declared its intent to recover this entire amount from the government.

In view of the application on January 1, 1992 of the *Regulation to amend the rehabilitation benefits program* and on June 1, 1992, of the *Regulation respecting social and economic stabilization programs*, the Board authorized the financial commitment necessary to implement a special one-year project to review all the files affected by social and economic stabilization program reform.

In addition, given the Commission's capitalization policy, the Board of Directors decided that the consecutive commitment to its resolution A-177-90 of December 18, 1990, estimated at $100,000,000, recorded in the Commission's liabilities and accounted for in 1990 expenditure, relative to a provision for indexing benefits (temporary disability benefits, rehabilitation indemnities program, and social and economic stabilization programs) would be amortized over a 5-year period as of 1992 according to the uniform assessment rate of each employer, depending on the total assessable payroll, and independent of risk.

In the area of occupational health, the agreement between the Department of Health and Social Services and the Commission makes provision for the Department to submit regional organization plans to the Commission for approval. These plans, defined in the model contract, specify the services provided by health establishments in the region and establishe the distribution of resources. The Commission's Board of Directors thus approved the regional organization plans for occupational health services.

To further improve services to the Commission's clientele and support the principle of free and direct telephone access for the regional branches, the Board authorized the necessary financial commitments to purchase and install telephone systems and automatic call distributors in the Montreal, Quebec City and Rimouski regional branches. The directors also approved the continuation of advertising campaigns in 1991 and 1992 to support the Commission's objectives. They also adopted amendments to the subsidy policies for employer and union associations and the policy on retraining courses for employer or labour members in the review offices.

In the area of agreements, the Board of Directors approved the *Entente de coopération en matière de formation et d'information et de perfectionnement des ressources humaines entre le gouvernement de l'Etat de Mexico, la Commission de la santé et de la sécurité du travail et l'Institut de recherche en santé et en sécurité du travail du Québec*, reached in the *Agreement on cooperation between Quebec and the government of Mexico*.

The study and adoption of regulations are an important part of the Board of Directors' work. The Commission adopted the following regulations in 1991:

- Regulation respecting the standards and tables for personal home assistance for 1992;
- Regulation on the table of income replacement indemnities for 1992;
- Regulation respecting the table of gross annual income of suitable employment for 1992;
- Regulation to amend the Regulation respecting the retrospective adjustment of assessment;
- Regulation to amend the Regulation respecting the rates of assessment, the units of economic activity and the sectors for the year 1991 (Unit 71080);
- Regulation respecting the rates of assessment, the units of economic activity and the sectors for the year 1992;
- Regulation respecting the experience ratios for 1992;
- Regulation respecting insurance premiums for 1992;
- Remuneration of Review Office Members' Regulation;
- Regulation to amend the Safety Code for the construction industry (Eye and face protectors, protective footwear, retaining cables, liquified gas, openings in a floor, controlled products, WHMIS, work on roads open to traffic);
- Regulation to amend the Building Code - 1985 Regulation;
- Regulation to amend the Rehabilitation Benefits Program;
- Regulation respecting social and economic stabilization programs;
- Regulation respecting the certificate issued for the protective reassignment and assignment of pregnant or breastfeeding workers.

The following draft regulations were adopted by the Board in view of their prior publication in the *Gazette officielle du Québec:*

- Draft regulation on the implementation of the agreement on the program for recognition of occupational skills in companies between the *Ministère de la Main-d'oeuvre, de la Sécurité du revenu* et de la *Formation professionnelle and the Commission de la santé et de la sécurité du travail;*
- Draft regulation on occupational health and safety in mines;
- Draft regulation to amend the *Construction Safety Code (moving scaffolds; all-terrain vehicles, excavations and trenches, etc.);*
- Draft regulation on cement pumps and distribution poles;
- Draft regulation to amend the Regulation on the internal management of the *Commission de la santé et de la sécurité du travail.*

Many Board resolutions concerned the creation and update of lists of employer and labour members of the review offices created under the *Act respecting occupational health and safety,* as well as the delegation of the Commission's powers to its civil servants and the updating of lists of delegatees to these powers.

Seventeen Board of Directors' committees worked on budgetary and financial management and studied several draft regulations, policies and programs during the year. These committees met a total of 53 times in 1991, as follows:

- Committee on health programs for workers exposed to asbestos or silica: 6 meetings);
- Committee on the regulation of encampments: 1 meeting;
- Committee on the mobile encampments: 4 meetings;
- Committee on the Commission's internal management regulation : 1 meeting;
- Committee on analyzing joint sector-based associations' budgets and programs: 5 meetings;
- Committee on the Regulation respecting the quality of the work environment: 2 meetings;
- Technical committee on Appendix A to the Regulation respecting the quality of the work environment: 6 meetings;
- Technical committee on the safety section of the Regulation respecting the quality of the work environment: 6 meetings;
- Technical committee on air quality in office buildings: 4 meetings;
- Audits committee: 1 meeting;
- Budget committee: 2 meetings;
- Committee on the Rehabilitation and Compensation Policy Manual: 4 meetings;
- Committee on preventive and curative health services: 1 meeting;
- Committee on review offices: 1 meeting;
- Committee on the double status of review office members: 2 meetings;
- Committee on the Commission's information systems master plan: 1 meeting
- Committee on the application of the notion of the establishment - Section: Group 3: 6 meetings.

BOARD OF DIRECTORS

President	
Robert Diamant	
Labour Representatives	
Clément Godbout	General Secretary of the *Fédération des travailleurs et travailleuses du Québec (FTQ) (Quebec Federation of Labour)*
Jean Lavallée	Managing Director and Secretary-Treasurer of the Interprovincial Brotherhood of Electrical Workers, Vice president of the FTQ
Claude Ducharme[1]	Quebec Director of the National Automobile, Aerospace and Agricultural Implement Workers Union of Canada (CAW-Canada), Vice president of the FTQ
Henri Massé[1]	Quebec Director of the Canadian Union of Public Employees, Vice president of the FTQ
Céline Lamontagne	Vice president of the *Confédération des syndicats nationaux (CSN)* (Confederation of National Trade Unions)
Andrée Bouchard	Secretary, Confederal Health and Safety Committee, *Confédération des syndicats nationaux (CSN)*
Claude Gingras	President of the *Centrale des syndicats démocratiques (CSD)* (Congress of Democratic Unions)
Employer Representatives	
Ghislain Dufour	President of the *Conseil du patronat du Québec (CPQ)* (Quebec Employers Council)
Me. L. Pierre Comtois	Assistant General Counsel and Director of Public Affairs – Quebec, General Motors of Canada Limited
Franco Fava	Secretary, Neilson Excavation Inc.
Dr. Michel Guillemette	Director of Medical Services, Canadian Pacific Forest Products Limited
Me. Gaston Lafleur	President and Chief Executive Officer, *Conseil québécois du commerce de détail* (Quebec Retail Council)
François E. Pelletier	Vice president of Human Resources, Québec Cartier Mining Co.
Pierre Girardin[2]	Advisory Actuary,Towers Perrin inc.
Observers	
Dr. Marc Dionne	For the Minister of Health and Social Services
Jacques Tremblay	For the Minister of Labour

1 As of June 1991, Claude Ducharme and Henri Massé replaced Louis Laberge and Claude Morrisseau, who resigned.
2 As of August 1991, Pierre Girardin replaced Marcel Beaudry, who resigned.

EXECUTIVE COMMITTEE

The Act provides for an Executive Committee including the president, one employer representative and one labour representative, selected by their peers from members of the Board of Directors. The Executive Committee consists of the president and chief executive officer, Robert Diamant, and Ghislain Dufour, employer representative, and Clément Godbout, labour representative. During 1991, the Executive Committee had ten meetings, where 26 resolutions were adopted.

Items on the agenda of the Board of Directors and files to be submitted to the Board are first cleared by the Committee. Committee members thus get an initial grasp of the problems at hand, enabling them to guide Board discussions towards the main concerns they have identified. Through this early perusal of files, Committee members are also in a position to ask staff to supplement information to be conveyed to the Board.

The Executive Committee authorized various financial commitments in the Commission's computerized systems and information resource management, to acquire outside resources for standardizing systems and a strategic systems support group for employers; completing the technical aspects of 1991 essential upgrade projects for systems in compensation, inspection, review offices; upgrading the system for managing local requests and cheque-cashing (DELEC), and renewing the Comshare software maintenance contract for a three-year period, among other things. The committee also authorized purchase of Pointer Checker Plus software and its three-year maintenance plan and rental of MVS/ESA4.2.2, ISPF/PDF 3.3 and ISPF 3.3 software.

As part of the Commission's information systems master plan, the Executive Committee also authorized the awarding of contracts for coordination and detailed design of the new statistical plan; coordination support for the systems section of the master plan; follow-up on equivalent projects in information statistics and management; the management of systems documentation and nomenclature; data management administration activities; and the review of status of the information management plan design at the Commission.

The Committee also authorized acquisition of actuarial and auditing professional services. As part of its routine business, the Committee authorized banking matters and the signature of leases, and approved office equipment and supply purchases and contracts for furnishing the second floor of the Montreal administrative centre and cleaning maintenance services at head office. The Committee also authorized the needed money for interpretation services in review offices.

AUDITS COMMITTEE

Section XII of the Commission's internal management regulation creates an Audits Committee composed of two employer representatives and two labour representatives, all four selected by their peers from members of the Board of Directors. The Audits Committee is composed of Ghislain Dufour and Gaston Lafleur, employer representatives, and Clément Godbout and Andrée Bouchard, labour representatives. Among other responsibilities, the Audits Committee examines the annual report of the Internal Audit Branch, that of the *Vérificateur général*, and their follow-up action, and reports to the Board of Directors. It ensures that the Commission's financial statements accurately reflect its financial situation, its evolution, and the results of its operations. The Audits Committee met once in 1991.

Financial Statements 1991

I have examined the balance sheet of the *Commission de la santé et de la sécurité du travail* as at December 31, 1991, and the statement of income and expenditure and the unfunded liability for the year then ended. Responsibility for these financial statements lies with the Commission's management. My responsibility is to express an opinion on these financial statements based on my audit.

My examination was made in accordance with generally accepted auditing standards. These standards require the examination to be planned and executed so that there is a reasonable degree of certitude concerning the absence of major inaccuracies in the financial statements. The examination includes tests of probative information supporting the amounts and other items of information provided in the financial statements. It also includes an evaluation of the accounting principles used and of major estimates prepared by management, as well as an assessment of the presentation of all the financial statements.

In my opinion, these financial statements faithfully represent the Commission's financial position in all major respects as at December 31, 1991, as well as the results of its operations for the year then ended in accordance with the accounting policies outlined in Note 2. In accordance with the requirements of the *Act respecting the vérificateur général* R.S.Q., Chapter V-5.01), I declare that, in my opinion, these policies were applied on a basis consistent with that of the previous year.

Le vérificateur général du Québec

Guy Breton

Guy Breton, F.C.A.

Quebec City, March 12, 1992

Actuarial Certificate

Relating to the Commitments of the Commission de la santé et de la sécurité du travail at December 31, 1991

We have made the valuation of the *Commission's* actuarial reserve for its balance sheet at December 31, 1991 and its statement of income and expenditure for the year then ended. In our opinion, the actuarial reserve, which amounts to $6,179,483,000, makes proper provision to cover future payments of benefits to occupational injury victims under the *Workmen's Compensation Act*, the *Act respecting industrial accidents and occupational diseases*, and the *Act respecting indemnities for victims of asbestosis and silicosis in mines and quarries;* and future payments of benefits to pregnant or breast-feeding workers in accordance with the *Act respecting occupational health and safety*. The actuarial reserve covers all liabilities relative to events that occurred up to December 31, 1991.

With regard to the *Commission's* funding objectives, the assumptions used in the valuation of reserves were selected on the best estimate basis. This basis implies that there is no margin for adverse statistical deviations or for an unfavorable evolution of the experience.

However, the assumption on the real rate of return is an exception to this general best-estimate approach. Indeed, in consideration of the *Commission's* specific commitments to guarantee the adjustment of these benefits to future inflation, and to enable more stable assessment rates and financial results, the assumption on the real rate of return is based on long-term trends, and a mechanism enables the annual deviations in the real rate of return to be amortized.

The actuarial reserve was set at $5,325,525,000 at December 31, 1990. However, a provision of $100,000,000 was set considering the changes to the AIAOD which the *Commission* asked the Minister of Labour to submit for approval by the National Assembly. Taking into account the adoption of those changes, the provision of $100,000,000 was transferred to the actuarial reserve at December 31, 1990. The actuarial reserve increased from $5,425,525,000 at December 31, 1990, to $6,179,483,000 at December 31, 1991. The increase of $753,958,000 is composed of an increase of $754,379,000 for compensation programs and of a decrease of $421,000 for the pregnant or breast-feeding workers program and was debited to the 1991 statement of income and expenditure.

The increase of $754,379,000 for compensation programs includes an increase of $113,802,000 in the actuarial reserve, resulting from changes in methods and assumptions. These changes generally aim at taking into account a more recent experience. The decrease of $2,290,000 in the actuarial reserve comes from changes in methods and assumptions for the pregnant or breast-feeding workers program.

The application of the amortization mechanism of deviations related to the real rate of return leads to an increase in the provision of $2,302,000 resulting from the gains realized during 1991 and a decrease of $74,882,000 resulting from the amortization of deviations of previous years. The provision for deviations in the real rate of return thus decreased to $555,553,000 at December 31, 1991, from the amount of $628,133,000. Considering the *Commission*'s funding policy, the amount of $555,553,000 is necessary to reach the full-funding objective, which guarantees future payments of benefits to beneficiaries.

In our opinion, the actuarial reserve was determined from trustworthy data, adequate and appropriate assumptions, and the methods are in accordance with generally accepted actuarial principles.

Robert Langlois, F.S.A., F.I.C.A.
Actuary
Commission de la santé et de la sécurité du travail

Pierre Hébert, F.I.C.A.
Actuary
Commission de la santé et de la sécurité du travail

March 6, 1992

The Commission's actuaries evaluated the actuarial reserve as of December 31, 1991 to cover future payments of benefits to occupational injury victims and to pregnant or breast-feeding workers. This reserve of $6,179,483,000 covers the liabilities relative to events that occurred up to December 31, 1991.

The assumptions used with regard to the Commission's funding objectives were selected according to the best estimate. Only the assumption on the real rate of return is based on longer-term trends. However, this is linked to a mechanism through which the annual variations in the real rate of return are amortized over time.

We carried out an audit on the methodology and assumptions as well as their use in the present evaluation. We conducted all the examinations we deemed appropriate.

In our opinion, the $6,179,483,000 shown in the balance sheet at December 31, 1991 appropriately reflects the value of the Commission's commitments at that date. As well, the $753,958,000 increase in the reserve constitutes an appropriate debit in the 1991 statement of income and expenditure. The provision of $555,553,000 for deviations in the real rate of return is also appropriate, in view of the Commission's capitalization policy.

Jules Rivard, F.S.A., F.I.C.A.
JACQUES G. PARENT & ASSOCIES INC.
Consulting Actuaries

Gilbert Dionne, F.S.A., F.I.C.A.
JACQUES G. PARENT & ASSOCIES INC.
Consulting Actuaries

March 9, 1992

INCOME AND EXPENDITURE of the Year Ended December 31, 1991

(In thousands of $)

	1991	1990
INCOME		
Employers assessments (Note 1)	**1,224,719**	1,445,347
Investment income and interest on assessments	**413,296**	398,089
Other income	**3,424**	4,993
	1,641,439	1,848,429
EXPENDITURE		
Compensation programs (Note 3)		
Benefits paid	**1,286,537**	1,150,825
Increase in actuarial reserve	**640,577**	475,280
Increase in actuarial reserve resulting from changes in assumptions and the method of calculation	**113,802**	13,877
	2,040,916	1,639,982
Protective reassignment of pregnant or breast-feeding workers program		
Benefits paid	**77,126**	69,317
Increase in actuarial reserve	**1,869**	9,078
Decrease in actuarial reserve resulting from changes in assumptions and the method of calculation	**(2,290)**	–
	76,705	78,395
Prevention programs (Note 4)	**74,356**	69,753
Administration expenses (Note 5)	**210,944**	188,785
Other costs (Note 6)	**77,935**	56,019
	363,235	314,557
Adjustment of provisions for reimbursement of assessments	–	(83,295)
Deviation in the real rate of return (Note 15)	**(72,580)**	87,489
	2,408,276	2,037,128
EXCESS EXPENSES OVER INCOME BEFORE THE FOLLOWING ADJUSTMENTS:	**766,837**	188,699
PREVIOUSLY INCLUDED ELEMENTS ALLOCATED TO UNFUNDED LIABILITY		
- on December 31, 1989	**3,307**	73,639
- from January 1, 1990	**21,731**	–
	25,038	73,639
EXCESS EXPENSES OVER CURRENT OPERATING INCOME (Notes 7 and 12)	**791,875**	262,338

UNFUNDED LIABILITY, Year Ended December 31, 1991

		(In thousands of $)
UNFUNDED LIABILITY ON DECEMBER 31, 1989:	**1991**	1990
BALANCE AT BEGINNING	**1,941,510**	2,015,149
Items allocated to unfunded liability:		
Special assessment for recapitalization	**(69,500)**	(148,000)
Interest on unfunded liability	**143,415**	127,431
Amortization of the provision for deviations in the real rate of return	**(74,882)**	(50,931)
Assessment on the capital portion of the balance due on the Public Service Pension Plan	**(2,340)**	(2,139)
	(3,307)	(73,639)
BALANCE AT END (Note 12)	**1,938,203**	1,941,510
UNFUNDED LIABILITY AS OF JANUARY 1, 1990:		
BALANCE AT BEGINNING	262,338	–
Items allocated to unfunded liability:		
Assessment for interim adjustment of the retrospective plan	**(21,731)**	–
Excess expenses over current operating income (Note 7)	**791,875**	262,338
BALANCE AT END (Note 12)	**1,032,482**	262,338
TOTAL UNFUNDED LIABILITY	**2,970,685**	2,203,848

BALANCE SHEET, Year Ended December 31, 1991

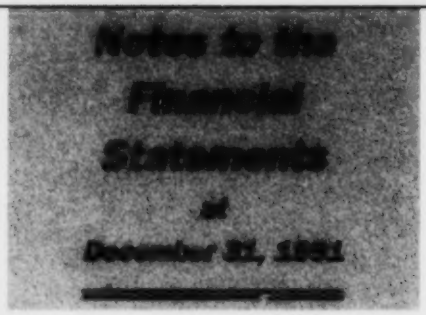
	(In thousands of $)	
	1991	1990
ASSETS		
Cash and temporary investments	**7,149**	141,497
Assessments receivable and other receivables (Note 8)	**137,326**	262,554
Funds entrusted to the *Caisse de dépôt et placement du Québec* (Note 9)	**3,829,545**	3,649,465
Real estate selling price balances (Note 10)	**14,966**	15,647
Fixed assets (Note 11)	**22,718**	22,766
	4,011,704	4,091,929
LIABILITIES		
Cheques in circulation	**15,385**	14,737
Accounts payable and accrued liabilities	**21,690**	32,444
Assessments collected in advance	**20,291**	32,503
Provisions for reimbursement of assessments	**–**	12,000
Deposits by employers personally responsible for paying benefits	**24,890**	23,891
Balance due on Public Service Pension Plan (Note 13)	**31,821**	34,161
Investment income posted (Note 14)	**133,276**	92,383
Provision for deviations in the real rate of return (Note 15)	**555,553**	628,133
Actuarial reserve (Note 16)	**6,179,483**	5,425,525
	6,982,389	6,295,777
UNFUNDED LIABILITY	**2,970,685**	2,203,848
	4,011,704	4,091,929

COMMITMENTS AND CONTINGENCIES (Note 17)

FOR THE BOARD OF DIRECTORS

Ghislain Dufour

Clément Godbout



1. INCORPORATION, FUNCTIONS AND FINANCING

The *Commission de la santé et de la sécurité du travail* was incorporated under the Québec Civil Code on March 13, 1980 by the *Act respecting occupational health and safety* (R.S.Q., Chapter S-2.1 and amendments). In the scope of this Act, its duty is to develop, to propose and to implement policies for the health and safety of workers to ensure a better work environment. It collects from employers the sums required for the enforcement of the Act, except the costs of inspection, which are reimbursed by the Québec government.

The Commission has given the *Institut de recherche en santé et en sécurité du travail du Québec* the responsibility for developing, coordinating and conducting research activities that contribute to the achievement of the objectives of the *Act respecting occupational health and safety*. To this end, the Commission pays an annual subsidy to the Institute.

Under the *Workmen's Compensation Act* and the *Act respecting industrial accidents and occupational diseases*, the Commission is responsible for assessing employers annually, according to its mode of financing and after actuarial valuation at the rate applicable to the units in which the employers are classified, or if necessary, at their applicable personalized rates.

Under the *Crime Victims Compensation Act* and the *Act to promote good citizenship*, the Commission has a duty to pay benefits or other indemnities to claimants. The sums required for application and administration of these Acts are reimbursed by the Québec government.

The Commission elects the mode of financing it deems fit to meet commitments as they are incurred to avoid unduly burdening employers later with compensation payments attributable to past employment injuries.

Capitalization Policy

The Commission's concept of full capitalization holds that assets should be equal to liabilities, without aiming to maintain a surplus.

Measures were taken to balance assets and liabilities as quickly as possible while maintaining the objectives of equity, respect for the fund, stability, and prevention.

This policy provides a mechanism for rebalancing the capitalization ratio and serves to:

- amortize the provision for deviations in the real rate of return, without interest, over an eight (8) year period;
- adjust the assessment as of fiscal year 1990, in order to eliminate the unfunded liability as of December 31, 1989, over a twenty (20) year period;
- amortize without interest, during subsequent rate assessments, the surplus and deficits that will occur as of 1990 over various periods depending on the nature of the deviations.

2. ACCOUNTING POLICIES

The Commission's financial statements have been prepared by management using the accrual method of accounting and the accounting policies outlined below. These statements include figures based on the best professional judgments and estimates.

a. Employers' Assessments

Assessment income is determined on the basis of provisional payrolls reported by employers to whom the rate schedule set by the Commission applies. At the end of the year, this income is adjusted to take into account the anticipated difference between the estimated wages and those actually subject to the assessment. Adjustments in the retrospective plan are posted in the year in which they are made.

b. Investment Income

Gains and losses resulting from the sale of individual investment funds in the *Caisse de dépôt et placement du Québec* are posted and amortized. The difference between the market value of the portion of participation deposits represented by stocks and their cost as of December 31 is progressively entered into the books. This amortization and the progressive posting, which figure in the income for the fiscal year, are calculated according to the straight-line depreciation method over a five (5) year period.

c. Funds entrusted to the *Caisse de dépôt et de placement du Québec*

The participation deposits in the individual fund of the *Caisse de dépôt et placement du Québec* are entered at their adjusted value, that is, a value based on the market value for the part of these deposits represented by stocks.

This adjusted value is made up of the following:

- the cost of acquiring units of participation deposits;
- the progressive postings of the difference between the market value of stock investments and their cost according to the method mentioned in the accounting policy on investment income.

d. Fixed Assets

Fixed assets are stated at their original cost and depreciated in relation to their estimated useful life, on the straight-line depreciation method at the following annual rates:

Buildings	2½%	Computer equipment	20%
Furniture and equipment	10%	Telecommunications system	20%
Rolling stock	25%	Leasehold improvements	Duration of lease

e. Provision for Deviations in the Real Rate of Return

The provision for deviations in the real rate of return is made up of the experience surpluses or deficits attributable to an assumed real rate of return of 3% *per annum*. This assumption is used to determine the current value of future payments subject to indexation. The particularly long term of the Commission's commitments concerning the pensions paid, and experience show that the real rate of return is subject to major changes from year to year. Provision is made for deviations in the real rate of return in order to present the experience surpluses or deficits attributable to this assumption, separately, in the statement of income and expenditure.

The annual change in this provision is amortized under the straight-line depreciation method without interest, over a period of eight (8) years from the second year following this observation. This amortization will be considered as a discount or a debit to employers, as need be, during subsequent assessments.

This practice of amortizing the annual change in this provision will have the effect of modifying the application of the 3% per annum assumption, which is used to determine the present estimated value of future payments subject to indexation.

f. Actuarial Reserve

This reserve includes the current estimated value of all future payments to be made for employment injuries and protective reassignments of pregnant or breast-feeding workers which occurred during the current fiscal year and during previous years among employers required to contribute.

This reserve includes provisions for cases which have already been the subject of benefit claims and for victims of work accidents whose claim will reach the Commission after the end of the current fiscal year. The reserve also includes provisions for victims who are now being compensated or will eventually be compensated following a relapse, a recurrence or an aggravation.

g. Claims Against Third Parties

Claims against third parties responsible for industrial accidents are deducted from paid benefits upon their receipt.

3. COMPENSATION PROGRAMS

		(in thousands of $)
	1991	1990
Cost of employment injuries that occurred during the year		
Benefits paid	**312,423**	304,995
Increase in actuarial reserve	**821,443**	713,616
	1,133,866	1,018,611
Cost of employment injuries that occurred in previous years		
Benefits paid	**974,114**	845,830
Decrease in actuarial reserve	**(180,866)**	(238,336)
Increase in actuarial reserve resulting from changes in assumptions and method of calculation	**113,802**	13,877
	907,050	621,371
Cost of compensation programs	**2,040,916**	1,639,982
Compensation program costs are divided as follows:		
Benefits paid		
Medical assistance	**225,226**	182,825
Temporary disability	**34,246**	41,476
Income replacement	**705,068**	594,475
Bodily injury	**99,584**	109,407
Permanent disability	**172,804**	176,018
Death	**49,609**	46,624
	1,286,537	1,150,825
Increase in actuarial reserve	**754,379**	489,157
	2,040,916	1,639,982

4. PREVENTION PROGRAMS

(In thousands of $)

	1991	1990
Payments for occupational health services and others	**40,706**	37,401
Subsidy to the *Institut de recherche en santé et en sécurité du travail du Québec*	**15,945**	15,155
Subsidies for training and information		
Joint sector-based associations	**11,657**	11,679
Union and employer associations	**6,048**	5,518
	74,356	69,753

5. ADMINISTRATION EXPENSES

(In thousands of $)

	1991	1990
Salary and fringe benefits	**152,872**	136,998
Training and professional development	**594**	651
Travel expenses	**6,167**	6,005
Postage, courier and telecommunications	**9,494**	9,363
Communications and information	**2,380**	3,076
Professional services - Computers	**7,821**	5,860
Professional services - Administration	**18,852**	16,626
Maintenance and repair - Computer equipment	**3,686**	3,372
Maintenance and repair - Fixed assets and others	**2,569**	2,773
Material and supplies	**7,617**	7,498
Space rental	**15,351**	13,631
Equipment rental - Computers	**9,496**	7,370
Equipment rental - Others	**993**	967
Insurance, taxes, power supply	**1,846**	1,858
Other expenses and services	**1,266**	1,302
Depreciation - Fixed assets	**6,791**	6,365
	247,795	223,715
Costs transferred:		
Government of Québec		
- Inspections	**26,603**	24,732
- Administration of the *Crime Victims Compensation Act* and the *Act to promote good citizenship*	**3,641**	3,331
Government of Canada and its agencies		
- for administration of the *Government Employees Compensation Act*	**2,836**	3,289
Employers personally required to pay benefits	**3,055**	2,864
Other costs transferred	**716**	714
	36,851	34,930
	210,944	188,785

6. OTHER COSTS

	(in thousands of $)	
	1991	1990
Bad debts	**48,738**	36,758
Administrative expenses of the *Commission d'appel en matière de lésions professionnelles*	**23,531**	16,477
Public Service Pension Plan - Interest on balance due	**2,583**	2,784
Participation in funding the *Commission des affaires sociales*	**3,083**	–
	77,935	56,019

7. EXCESS EXPENSES OVER CURRENT OPERATING INCOME

The excess expenses over current operating income for the year ended December 31, 1991 is explained by the following variations in the 1991 assessment:

	Deficit (surplus) (in thousands of $)	
	1991	1990
THIS FISCAL YEAR'S FINANCIAL NEEDS		
Assessments*	**156,723**	20,262
Other income	**(3,424)**	(4,993)
Compensation programs		
- Estimated cost at assessment**	**70,949**	70,875
- Anticipated reduction of estimated cost	**26,200**	–
- Margin for unfavourable deviation	**–**	(46,500)
Protective reassigment of pregnant or breast-feeding workers' program		
- Estimated cost of assessment***	**(5,649)**	21,229
- Anticipated reduction in estimated cost	**26,300**	–
Prevention program	**(10,144)**	(10,447)
Administration expenses	**(10,556)**	(12,115)
Administration expenses of the *Commission d'appel en matière de lésions professionnelles* et *de la Commission des affaires sociales*	**6,814**	8,377
Bad debts	**26,738**	14,558
	283,951	61,246

FINANCIAL NEEDS OF PREVIOUS YEARS		
Assessments****	**97,012**	3,814
Compensation programs*****	**386,477**	176,864
Protective reassignment of pregnant or breast-feeding workers' program	**(3,514)**	3,709
Adjustment of provisions for reimbursement of assessments	–	(83,295)
Interest on surplus or deficits after December 31, 1989[1] ******	**27,949**	–
	507,924	101,092
EXCEPTIONAL DEVIATIONS		
Indexing of certain benefits	–	100,000
TOTAL REPRESENTING EXCESS EXPENSES OVER CURRENT OPERATING INCOME	**791,875**	262,338

1. In view of the capitalization policy, interest on surplus or deficits after December 31, 1989 are an integral part of the excess of expenses over current operating income.

* Assessments for the application year 1991 are $ 156,723,000 less than initially estimated when assessments were made for 1991 and reflect quite different economic activity. However, this decrease in assessments should normally be accompanied by a drop of more than $90,000,000 in the expected cost of compensation programs.

** The estimated cost of the 1991 assessment was $1,025,700,000. On July 1, 1991 the comparative cost of employment injuries that occurred in 1991 was set at $1,096,649,000. The $70,949,000 deficit that resulted consists mainly of four items, a surplus of approximately $203,600,000 resulting from a decrease in the number of victims, a deficit of close to $175,300,000 resulting from an increase in the average duration of compensation, during the period of medical consolidation and rehabilitation; a deficit of $56,600,000 resulting from an increase in the average cost per victim receiving medical assistance and rehabilitation; and a residual deficit of $42,600,000 most of which is directly related to the fact that the increase in the proportion of cases lasting longer than 14 days affects body-injury and post-rehabilitation costs.

This $70,949,000 deficit is all the more important, because the slowdown of economic activities should have generated a reduction of over $90,000,000 in the costs of compensation programs.

*** The estimated cost of 1991 assessment was $83,300,000. On July 1, 1991, the comparative cost of protective reassignments that occurred in 1991 was set at $77,651,000. The $5,649,000 surplus is due to a decline the growth in the number of compensated claims in recent months.

**** The final assessments of 1990 are $53,850,000 lower than those estimated in the 1990 financial statements, reflecting, *inter alia*, less economic activity than forecast, particularly in certain relatively high-risk sectors. The final assessments for years before 1990 were also adjusted downward by $43,162,000 following various repayments of assessments resulting mainly from corrections to assigned costs.

***** The main item of this deficit is an amount of over $260,000,000 which resulted from an increase in the duration of compensation in medical consolidation and rehabilitation. Most significantly, the continuing high level of 1991 benefits paid for aggravation leads in itself to a deficit and also requires that this phenomena be partially recognized when reserves are established. The other major deficit amounts to more than $75,000,000, related to medical assistance and rehabilitation costs. Most of this deficit stems from the increase in costs reimbursed in 1991, mainly for physical and occupational rehabilitation.

****** The amount of $27,949,000 results from interest accumulated in 1991 on the 1990 deficit.

8. ASSESSMENTS RECEIVABLE AND OTHER RECEIVABLES

		(in thousands of $)
	1991	1990
Assessments receivable	**101,625**	166,478
Estimate of income accrued from assessments	**38,130**	93,400
Sums receivable from the Quebec government for inspection*	**41,311**	19,053
Overpayment of claims receivable	**28,470**	27,817
Other receivables	**6,003**	11,873
	215,539	318,621
LESS: Provision for bad debts**	**78,213**	56,067
	137,326	262,554

* Under Section 249 of the *Act respecting occupational health and safety* any amount required for the enforcement of the Act and inspection regulations is taken from the monies appropriated annually by Legislature for this purpose.

** This provision includes an amount of $31,112,713 (1990: $17,966,734) to be recovered from the Quebec government for inspection covering the following years:

	(in thousands of $)	
	1991	1990
July 1985 to December 1988	**6,157**	6,157
1989	**2,433**	2,433
1990	**9,377**	9,377
1991	**13,146**	–
	31,113	17,967

9. FUNDS ENTRUSTED TO THE *CAISSE DE DÉPÔT ET PLACEMENT DU QUÉBEC*

	(In thousands of $)	
	1991	1990
Individual fund		
Participation deposits at cost (Market value in thousands of $ 1991: $3,888,665; 1990: $3,487,471 Number of units 1991: 3,631,837; 1990: 3,489,555)	**3,631,837**	3,489,555
PLUS :		
Progressive entries of the difference between the market value of stock securities and their cost	**100,833**	88,926
Participation deposits at adjusted cost	**3,732,670**	3,578,481
Income receivable	**96,875**	70,984
	3,829,545	3,649,465

The undepreciated balance of the difference between the market value of stock securities and their cost represents a gain of $16,842,953 in December 31, 1991, compared to a loss of $59,295,383 in December 31, 1990.

10. REAL ESTATE SELLING PRICE BALANCES

	(In thousands of $)	
	1991	1990
Secured by mortgage, reimbursable by annuities of $403,085 maturing on December 31, 1998, rate 7½%	**2,125**	2,349
Secured by assignment of subsidy to be paid by the Quebec government, reimbursable by annuities of $1,454,705, maturing on December 31, 2006, rate 7½%	**12,841**	13,298
	14,966	15,647

11. FIXED ASSETS

(In thousands of $)

	1991			1990
	Cost	Accumulated Depreciation	Net	Net
Land	**728**	–	**728**	728
Buildings	**10,065**	**4,487**	**5,578**	5,780
Furniture and equipment	**16,563**	**12,904**	**3,659**	3,800
Rolling stock	**622**	**434**	**188**	218
Leasehold improvements	**5,512**	**3,950**	**1,562**	1,853
Computer equipment	**31,464**	**21,409**	**10,055**	9,784
Telecommunications system	**2,753**	**1,805**	**948**	603
	67,707	**44,999**	**22,718**	22,766

The acquisitions and disposals of the fiscal year at the cost price are respectively $6,767,994 (1990: $7,010,855) and $196,977 (1990: $945,546).

12. APPLICATION OF THE CAPITALIZATION POLICY

Excess Expenses over Current Operating Income

As explained in Note 1, a new amortization mechanism, effective 1990, was set up to amortize the current operations' surpluses and deficits for subsequent assessments.

Recovery of excess expenses over 1991 current operating income and of the undepreciated balance of earlier fiscal years at December 31, 1991 is distributed as follows:

	Assessment Year						
	1992		1993	1994	1995	1996	1997	Total
	Retrospective	Others	(in thousands of $)					
Fiscal year 1991								
Nature of Differences								
Financial needs of present fiscal year	93,000		190,951					283,951
Financial needs of previous fiscal years			101,585	101,585	101,585	101,585	101,584	507,924
	93,000	–	282,536	101,585	101,585	101,585	101,584	791,875
Previous fiscal years	–	79,734	40,219	40,218	40,218	40,218	–	240,607
	93,000	**79,734**	**322,755**	**141,803**	**141,803**	**141,803**	**101,584**	**1,032,482**

Unfunded Liability on December 31, 1989

In accordance with the capitalization policy, the balance of unfunded liability at December 31, 1989 will be amortized until 2009 inclusively. The amortization provision for deviation in the real rate of return from 1990 to 1994 is expected to be used for this purpose. In addition, a charge of $0.11 per $100.00 of total payroll will be added to assessments from 1991 to 1994 inclusively, to this end. The Commission has decided to defer this charge for the 1992 assessment.

13. BALANCE DUE ON PUBLIC SERVICE PENSION PLAN

An actuarial valuation set at $49,787,000 the Public Service Pension Plan liability charged to the Commission as a result of services rendered by employees of the Commission before December 31, 1975. The Commission has been reimbursing this amount since December 31, 1978, in 23 equal annual instalments of $4,923,000, including principal and interest at a rate of 7.56% in 1991 decreasing to 6.66% in the year 2000, the year of the final instalment.

Capital reimbursements to be paid over the next five years respectively are:

1992	2,549,200
1993	2,768,600
1994	2,998,900
1995	3,247,200
1996	3,503,000

14. INCOME FROM POSTED INVESTMENTS

		(In thousands of $
	1991	1990
Balance at beginning	**92,383**	161,080
Gains and losses on the sale of investments in the individual fund in the *Caisse de dépôt et placement du Québec*	**105,941**	(24,837)
	198,324	136,243
Depreciation presented in investment income	**(65,048)**	(43,860)
Balance at end	**133,276**	92,383

15. PROVISION FOR DEVIATIONS IN THE REAL RATE OF RETURN

The provision for deviations in the real rate of return, results from the mechanism for easing economic deviations, which the Commission uses to avoid major deviations in assessment rates and to provide for rebalancing assets and liabilities over a defined period. Under this mechanism, each fiscal year's annual variation is amortized over an eight-year period, as of the second year after its has been noted. This two year delay is necessary because the assessment for the year following the fiscal year concerned has already been produced. Therefore, the provision for deviation in the real rate of return represents the still unamortized balance.

Consistency of the Provision for Deviations in the Real Rate of Return

		(in thousands of dollars)
	1991	1990
Balance at beginning	**628,133**	540,644
Fiscal year's increase	**2,302**	138,420
Fiscal year's depreciation	**(74,882)**	(50,931)
	(72,580)	87,489
Balance at end	**555,553**	628,133

16. ACTUARIAL RESERVE

Consistency of Actuarial Reserve

		(In thousands of $)
	1991	1990
Balance at beginning	**5,425,525**	4,927,290
Present estimated value of future payments to employment injury victims and pregnant or breast-feeding workers		
- Increase in actuarial reserve	**642,446**	484,358
- Changes in assumptions and in the method of calculating the actuarial reserve	**111,512**	13,877
Balance at end	**6,179,483**	5,425,525

Level of Capitalization

The level of capitalization as of December 31, 1991 is 57.45% compared to 64.99% on December 31, 1990. These percentages were determined according to the proportion of assets over liabilities.

17. COMMITMENTS AND CONTINGENCIES

Commitments

Leases

The Commission was committed to leases totalling $52,957,867 on December 31, 1991 (1990: $66,010,561). These leases extend over a period between one and ten years with a renewal option upon expiry. A clause provides for rent review based on operation-cost and tax increases.

Payments over the next five fiscal years, based on the rental amount as of December 31, 1991, are respectively:

1992	$14,147,111
1993	13,313,416
1994	12,202,088
1995	9,365,291
1996	3,185,691

Equipment Leasing and Service Contracts

On December 31, 1991, the Commission was committed to various equipment-leasing and service contracts for an estimated total of $15,288,400 (1990: $32,061,000). Anticipated annual payments for these contracts, which extend over a period of one to four years are respectively:

1992	$9,935,200
1993	4,722,100
1994	631,100

Contingencies

Businesses Under Federal Jurisdiction

On May 26, 1988, the Supreme Court of Canada issued a judgment stating that the *Act respecting occupational health and safety* was not applicable to businesses under federal jurisdiction.

Following this ruling, the Commission decided in 1988 to reimburse these employers for assessments that were wrongfully paid, including interest of 5% per annum. These refunds were estimated at $55,000,000 and a provision was posted to this effect during the same year. In December 1991, the provision was fully used to reimburse the employers concerned.

Nonetheless, lawsuits have been filed in the Québec Superior Court by several out-of-province transportation firms which consider themselves to be under federal jurisdiction. They are claiming complete reimbursement for assessments paid to the Commission for 1981 to 1988 inclusively, not just the portion of assessments applicable under the *Act respecting occupational health and safety*. These firms are also claiming interest on their eventual reimbursements at the rate set under Section 28 of the *Act respecting the Ministry of Revenue*, instead of the 5% rate determined by the Commission. These lawsuits amount to approximately $40,000,000, not including the claim for interest.

As far as this contingency is concerned, all of the Commission's payments, if need be, will be allocated as an adjustment to previous fiscal years.

Concept of Insurable Salaries

On December 31, 1991, 307 lawsuits were filed in the Superior Court by employers claiming reimbursement from the Commission for a portion of the assessments, plus interest, that they have overpaid since 1986.

These employers claim that the gross salaries they must declare to the Commission under Section 289 of the *Act respecting industrial accidents and occupational diseases*, for purposes of calculating their assessments, should not include indemnities related to fringe benefits such as vacation, statutory holidays, sick leave, etc.

These lawsuits amounted to close to $53,000,000. However, the Commission stated it would apply the assessment plan uniformly, fairly and retroactively to all employers, in the likelihood that the courts would conclude it had erroneously applied Section 289 of the *Act respecting industrial accidents and occupational diseases*, and that everything would be done so that no loss or disadvantage whatsoever would result from these legal proceedings. The Commission is not ready to estimate the amount likely to result.

As far as this contingency is concerned, all of the Commission's payments, if need be, will be allocated as an adjustment to previous fiscal years.

Chronic Obstructive Lung Diseases

The findings of an epidemiological study conducted on workers in Alcan's tank halls revealed that it is possible to link this work to chronic obstructive lung diseases; at this moment, the Commission is not prepared to estimate the amounts that could be required to compensate victims of this illness and the actuarial reserves do not include any funds to this effect.

As far as this contingency is concerned, all of the Commission's payments, if need be, will be allocated to the results of the then current fiscal year.

18. OTHER MANDATES OF THE COMMISSION

The Commission pays benefits to employment injury victims on behalf of employers who are personally responsible for the payment of such benefits. These employers subsequently reimburse the Commission.

The Commission is also responsible for compensating victims under the *Crime Victims Compensation Act* and the *Act to promote good citizenship*. The Government of Québec reimburses the Commission for these benefits.

In addition, under the *Government Employees Compensation Act*, the Commission is responsible for compensating federal civil servants who had employment injuries. The Government of Canada and its agencies reimburse the Commission for these benefits.

Commission expenses for these benefits were divided as follows:

(in thousands of $)

	1991	1990
Employers personally responsible for payments of benefits	**24,862**	23,503
Crime Victims Compensation Act and *Act to promote good citizenship*	**26,414**	23,354
Government Employees Compensation Act	**12,766**	11,253
	64,042	58,110

As they are completely recovered, these expenses and their reimbursements, as well as future payments for events that occurred as of December 31, 1991, do not figure in the Commission's income and expenditure statements nor in the actuarial reserve cited in the Commission's balance sheet.

19. EMPLOYER CONTRIBUTIONS TO PENSION PLANS

The Commission's employees subscribe to the Public Service Pension Plan and to the Government and Public Agency Employees' Pension Plan, which are administered by the *Commission administrative des régimes de rctraite et d'assurances*. These are determined benefit plans and include guarantees on retirement or death.

The Commission's contributions charged to the year-end statement amount to $6,841,018 (1990: $5,735,808). The liability of the Commission toward these government plans, excluding the liability stated in Note 13, is restricted to its contributions for current services as an employer.

20. COMPARATIVE FIGURES

Some 1990 figures have been reclassified to match the presentation adopted in 1991, particularly the provision for indexing certain benefits, which is not included in the actuarial reserve although it was previously presented as a specific provision.

Major Achievements in 1991

President and Chief Executive Officer

The president and chief executive officer is responsible for the organization's administration and management. In consideration of their special mandates, four branches, the Complaints Office, Review Offices, Secretariat General, and Internal Audits fall directly under the president and chief executive officer. The same applies to the Public Affairs Sector, Status of Women and Cultural Communities, and Occupational Health and Safety Management Coordination branches.

The president and chief executive officer is assisted in his functions by vice-presidents of Finance, Operations, Planning and Programs, Liaison with Benificiaries, and Services. Under the CSST's *Internal Management Regulation*, the chief executive officer, the vice-presidents and, secretary general make up a Management Committee that coordinates the execution of the Board of Directors' decisions. Within this committee, the president and chief executive officer consults with his colleagues on developing and implementing the various programs needed to carry out the Commission's mission and mandates. The president and chief executive officer also informs the Management Committee of his decisions concerning the on-going management of the Commission.

Members of the Management Committee

Robert Diamant
President and Chief Executive Officer

Pierre Shedleur
Vice-president, Finance

Jacques Privé*
Vice-president, Operations

Lise Langlois
Vice-president, Planning and Programs

Lise Thibault
Vice-president, Liaison with Beneficiaries

Lynda Durand
Vice-president, Services

Pierre Lafrance
Secretary General

** Since September 23, 1991*

Steps taken in 1990 by the president and chief executive officer to redefine the Commission's mission and determine its proper values continued in 1991. This exercise aims to articulate the agency's mission by stating its strategic objectives and the values promoted in its service to users and the management of its resources. The four broad components of the CSST's mission were worded as follows:

- to help employers and workers achieve excellence by controlling occupational hazards and to ensure that businesses comply with the Act and its regulations;
- to compensate the victims of work accidents and occupational diseases and provide them with the medical assistance their state requires;
- to facilitate the rehabilitation of workers who have suffered employment injuries and their reintegration in their employment or a suitable employment;
- to ensure the health of the plan through a fair method of financing, that encourages prevention and takes the competitiveness of Quebec businesses into account.

To accomplish this mission, the Commission promotes the following values:

- user satisfaction;
- the importance of human resources and human rights;
- prevention;
- the quality, precision and performance of its management;
- partnership.

Within this renewed framework of reference the Commission developed strategic policies for producing the concerted action of all the agency's resources to implement lasting solutions to the problems it faces.

The financial stability of the plan was of major concern to the president and chief executive officer during the year. Thirteen task forces were established, each charged with analyzing certain aspects of the plan, determining the factors that generate excessive costs, and defining the areas that require intervention. This in-depth analysis gave rise to corrective measures affecting the management of programs administered by the Commission as well as to a tightening of certain procedures of internal management.

Administrative measures for financial recovery include the following:

- Analysis and review of the eligibility process for certain benefit claims such as those concerning occupational diseases, recurrence, relapse or aggravation;
- Updating the computer tools that facilitate initial decision-making procedures thus improving the processing of requests;
- Review of the medical arbitration guideline to find a balance between workers' and employers' rights;
- Intervention with the medical community with regard to the physician's role in enforcement of the Act;
- Establishment of new mechanisms for the follow-up and control of physiotherapeutic and occupational therapy treatments;
- More stringent control of reimbursement for medical supplies;
- More frequent intervention by the Commission to review bodies;
- Updating management tools in rehabilitation;
- Budget rationalization for the agency's administrative costs;
- Creation of a bank of one-hundred positions, fully assigned to cost control and deficit reduction.

Will all these administrative measures be enough to achieve for the plan the financial stability that has eluded it since 1986? After analysis, the president and chief executive officer found the Commission lacked some of the means needed to manage its programs efficiently and that, to obtain lasting results, it seemed necessary to review certain of the Act's provisions that pose problems in implementation. In this spirit, the president and chief executive officer drafted a number of suggestions including the following:

- Allow the Commission to reconsider some of its decisions;
- Streamline the structures for challenging decisions; simplify them, remove excessive legal procedures and reduce time limits;
- Review the decision-making process in medical matters to improve the attending physician's framework of intervention;
- Review certain high-cost benefits that do not meet the objectives sought.

Along with the efforts devoted to correcting the financial situation, the president and chief executive officer took many steps to improve service to the users. The most important was undoubtedly the creation of a Complaints Office.

In the area of communication between the Commission and its users, the president and chief executive officer and the vice-presidents took active part in the *7th Occupational Health and Safety Week*. This event, aimed at demonstrating the importance of workplace health and safety as elements of an improved quality of life at work and elsewhere, was held from October 21 to 27, 1991 under the theme *An action plan for occupational health and safety*.

As part of his efforts to consolidate organization, the president and chief executive officer adopted a human resource management policy. Management is convinced that the Commission's employees are its most important asset and that they are the key element that will enable the CSST to achieve its mission and reach its strategic objectives. The human resource management policy is one of the means established to give tangible form to the Commission's values and policies, for it contributes to the improvement of service to users and to the agency's performance.

In another area, the Commission continued to place major importance on its relations with external agencies including those outside Quebec. However, in view of budget constraints, the president and chief executive officer used stringent measures

to select the organizations with which the Commission had to maintain ties and also the events it thought it necessary to be a part of. The common roots of the mandates, the possibility for exchange of relevant technical information and the quality of the presentations are some of the criteria used to choose in this regard. The Commission maintained its ties with the International Association of Labour Inspection (IALI), the International Labour Office (ILO) and International Commission Occupational Health (COH). It kept regular contact with its counterparts in other Canadian provinces and abroad. The Commission continued to participate in the work of the *Comité de négociation des ententes en matière de sécurité sociale CNESS)*, led by the *Ministère des Affaires internationales*.

At Canadian and North-American levels, the CSST belongs to the Association of Workers' Compensation Boards of Canada whose president and chief executive officer became president of the American Association of State Compensation Insurance Funds, during the fiscal year 1991-1992, and to the International Association of Industrial Accident Boards and Commissions.

The Commission participates in certain task forces such as the Advisory Committee on Occupational Health and Safety, as well as the Canadian Standards Association's Advisory Committee on Public Safety, the Intergovernmental Committee for Coordinating WHMIS and the National program of statistics on occupational accidents. The Commission also exchanges information with several Canadian agencies, especially the Canadian Centre for Occupational Health and Safety.

PUBLIC AFFAIRS SECTOR

The president and chief executive officer created the Public Affairs Sector in April 1991 to maximize the Commission effectiveness in public affairs communications. The sector acts as advisory and support to the *presidency*, and the vice-presidents in their public affairs-related activities.

The sector is responsible for establishing, publicizing and applying the Commission's policies in communications and activities that help shape its public image. The sector provided and distributed the Commission's first annual public affairs policy statements.

Since its creation, the sector has played an advisory role in the strategic planning of public activities of the president and chief executive officer. It advises the latter on the relevance of the planned participation, makes recommendation on the possibility of taking part in other events and, finally, it provides support to the completion of the workplan, mainly through the preparation of files, speechwriting, and logistic coordination.

In addition, the sector participates in developing the public messages delivered by the vice-presidents, thereby providing cohesiveness and compliance with the Commission's policies in public affairs.

The sector coordinates media relations on news and requests for current information, and regional press relations on issues of provincial impact. It also collects, analyses and, depending on the relevance for the Commission, distributes media information through a daily and weekly press review.

In cooperation with other resources of the Commission the sector recently conducted many ad hoc public affairs activities such as, press releases, media reports, interviews and, in particular, a program on the theme of prevention of back pain in the workplace.

As part of the *7th Occupational Health and Safety Week*, the sector developed the basic message and standard plan for the speeches of top-level management and organized the latter's participation in various events; in addition, it coordinated media activities for the entire Commission, and in some cases, provided support to regional press relations.

Finally, the Public Affairs Sector began to prepare a plan allowing the top-level management to get closer to regions and completed the preliminary stages of a media relations policy for the Commission and an instrument for following-up on speeches made by its various spokespersons.

COMPLAINTS OFFICE

Falling directly under the authority of the president and chief executive officer, the Complaints Office is responsible for responding to workers, beneficiaries and employers who believe they have been wronged or have not received the appropriate services. This Office is mainly concerned with questions of eligibility, administrative delay, staff competence or attitude, and program administration. Finally, the Complaints Office is the link between the Commission and the ombudsman.

This Office complements services already offered by the Commission by receiving requests that have not been satisfied through the normal channels or means, whether their source be employers, workers or beneficiaries. The Office also acts as coordinator for all requests for information.

In the case of a direct complaint, the Office makes sure the user has already approached the branch in question. If not, it encourages him to do so. If the situation is not settled, the Office ensures the issue is pursued in coordination with the *Vice-presidency* affected. The rules of operation for processing complaints to the Commission in a uniform, fair and efficient manner will be clarifed in a policy.

The Office also receives complaints forwarded to the president and chief executive officer through the offices of ministers and National Assembly members. Those conveyed by the ombudsman will be the subject of a protocol agreement.

The Complaints Office also aims to prevent repetition of the problems observed. Its role is to submit to the president and chief executive officer, opinions on actions to be taken or changes to be made to reduce or eliminate complaints. Through analyzing the reasons for complaints and the solutions implemented, the Office will be able to draft recommendations on all the Commission's procedures

and methods. This responsibility is part and parcel of the Commission's strategic direction and the government policy framework on the improvement of the quality of its services to citizens.

REVIEW OFFICES

Established through the enforcement of the *Act respecting industrial accidents and occupational diseases*, on August 19, 1985, the review offices may hear appeals on most of the Commissions's decisions except medical matters and contestations which fall under the jurisdiction of the WCA Review Office or the CVC-Good Citizenship Review Office.

Each review office is made up of three members including a CSST-appointed chairperson, a worker representative and an employer representative. The latter two are chosen from a list drawn up by the respective members of the CSST's Board of Directors. The chairperson and members are appointed for a one-year, renewable term. The decisions rendered by the offices must be unanimous or majority decisions.

Together, these offices comprise 87 chairpersons and over 400 union or employer members spread over 18 regional offices. Review offices can be found in each of the Commission's regional branches.

Table 2

REVIEW REQUESTS RECEIVED AND DECISIONS HANDED DOWN BY THE REVIEW OFFICES (1989-1991)

Review requests received	**1991**		1990		1989	
Compensation						
Requests from workers	**12,216**	**(50.0%)**	9,166	(50%)	10,841	(64%)
Requests from employers	**6,543**	**(27.0%)**	5,785	(31%)	3,475	(21%)
Financing						
Requests from workers	**22**	**(0%)**	22	(0%)	19	(0%)
Requests from employers	**3,516**	**(14.5%)**	1,706	(9%)	1,104	(7%)
Prevention-Inspection						
Requests from workers	**87**	**(0.5%)**	120	(1%)	76	(1%)
Requests from employers	**240**	**(1.0%)**	285	(2%)	224	(1%)
Disciplinary measures and protective reassignment of pregnant or breast-feeding workers						
Requests from workers	**1,106**	**(4.5%)**	989	(5%)	867	(5%)
Requests from employers	**626**	**(2.5%)**	392	(2%)	249	(1%)
Total partial						
Requests from workers	**13,431**	**(55.0%)**	10,297	(56%)	11,803	(70%)
Requests from employers	**10,925**	**(45.0%)**	8,168	(44%)	5,052	(30%)
Total	**24,356***		18,465		16,855	

Decisions Handed Down	**1991**		1990		1989	
Initial Decision modified						
Requests from workers	**4,888**	**(38.5%)**	5,127	(45%)	2,946	(41%)
Requests from employers	**2,200**	**(36.0%)**	1,047	(34%)	547	(33%)
Initial Decision maintained						
Requests from workers	**7,805**	**(61.5%)**	6,389	(55%)	4,194	(59%)
Requests from employers	**3,908**	**(64.0%)**	2,039	(66%)	1101	(67%)
Total partial						
Initial decision modified	**7,088**	**(37.5%)**	6,174	(42%)	3,493	(40%)
Initial decision maintained	**11,713**	**(62.5%)**	8,428	(58%)	5,295	(60%)
Total	**18,801**		14,602		8,788	

* 16 requests were made by another party.

The number of requests received by the review offices in 1991 was 24,356, an increase of 32% compared to the previous year. The offices had received 18,465 requests in 1990 and 16,855 in 1989. The additional requests were mainly concerned with financing (90%) and compensation (25%).

In 1991, compensation was the subject of 77% of the requests received for revision, financing, 14.5%, prevention-inspection, 1.5%, and disciplinary measures and the protective reassignment of pregnant workers, 7%. 55% of the requests came from workers, compared to 56% in 1990, and 45% from employers, compared to 44% in 1990.

During last year, 17,737 hearings were held and 18,801 decisions were handed down, an increase of 28% compared to 1990, and an increase of 100% compared to 1989. Of these, 86% were unanimous and 14% majority decisions. Requests from workers were granted in 38.5% of the cases and 36% of employer requests were granted. In all, including withdrawals and cases of lack of jurisdiction, the offices settled 25,780 requests during 1991, or 29% more than in 1990 and 105% more than in 1989.

The time period between receipt of a request and the hearing date increased considerably between 1987 and 1989 because of the significant increase in the number of claims. In the fall of 1989, a correction plan was developed and implemented in order to reduce the delays. Since October 1989, the average delay from call to hearing was reduced from twelve to seven months, a 71% reduction, in spite of the rise in the number of files received. The average amount of time taken for a decision is 42 days.

WCA REVIEW OFFICE

The operations of the review offices charged with examining challenges related to the *Workmen's Compensation Act* are centralized in Montreal and integrated with those of the review offices responsible for for compensating victims of crime or acts of good citizenship. However, the office also holds hearings in the regions.

During 1991, this review office received 510 requests and settled 576 files. In December 31, 1991, the number of active files under review was 374.

In 1991, a high proportion of review requests, 91% came from workers. The cases mainly dealt with the assessment of permanent disability (54.1%), the right to benefits (17.6%), and medical assistance (7.0%). Approximately 15% of requests did not fall within the jurisdiction of the office.

The review office modified the initial decision in 48.9% of the cases, maintained it in 44.2%, and declined jurisdiction in 6.9%.

REVIEW OFFICE - CVC - GOOD CITIZENSHIP

The operations of the review office responsible for compensating victims of crime or acts of good citizenship are centralized in Montreal and integrated with those of the review office that examines challenges to the *Workmen's Compensation Act*. However, the office also holds hearings in the regions.

The office had 305 active files at the beginning of 1991. It received 413 new requests and settled 406 files during this period, thus bringing the balance of active files at year's end to 312.

A high proportion, 81.4%, of requests for review in 1991 came from victims. The challenges dealt mainly with the concept of serious offense, the absence of criminal act, the assessment of permanent disability and the period of total temporary disability.

The review office upheld the initial decision in 67.4% of the cases, modified in in 31.4% and declined jurisdiction in 1.2%.

STATUS OF WOMEN AND CULTURAL COMMUNITIES

Dossiers for both the status of women and the integration of the cultural communities are being regularly monitored. To this end, the president and chief executive officer informed the Secretariat on the Status of Women of the CSST's desire to integrate the government's broad objectives in promoting the status of women, into its rules and programs. A similar commitment was made with the Secretariat on the coordination of the government action plan of the *Ministère des Communautés culturelles et de l'Immigration* with respect to implementing, through the Commission, measures of the *Ministère*'s action plan in this area.

OCCUPATIONAL HEALTH AND SAFETY MANAGEMENT

In October 1990 the president and chief executive officer had formed a task force which was requested to analyze health and safety in the Commission's establishments and propose a plan of action to improve or correct the mechanisms in place. In 1991, after having obtained a profile of health and safety in each establishment and outlined to the Commission the range of problems in managing this file, the task force proposed solu-

tions to ensure effective and efficient management of occupational health and safety in compliance a with the *Act respecting occupational health and safety* and the *Act respecting industrial accidents and occupational diseases*.

In stressing the task force's preferred option of giving responsibility to the administrators and noting that it did not change the procedure for processing the files, the president and chief executive officer approved the report's recommendations and adopted a general policy in occupational health and safety for the Commission. To this effect, the Commission enforces overall the *Act respecting occupational health and safety* and its related regulations. Considering that its establishments have the same obligations as establishments in an economic sector of activity that is subject to this regulation, it established an organizational structure for health and safety management that is integrated into the Commission's general structure. The president and chief executive officer appointed a coordinator for enforcing the policy, and officers for each establishment.

The coordinator of occupational health and safety management acts as an advisor to the establishment's officers and ensures that the relevant information is conveyed to the establishment's officers, the Human Resources Branch and the president and chief executive officer. He collects information mainly on prevention (development, updating and enforcement) and other programs related to the performance of each of the Commission's establishments, and ensures that it is disseminated.

The coordinator maintains liaison between the Commission and representatives in occupational health and safety in other government departments and agencies. He is responsible for the development and distribution of a training program for the Commission's administrators and its officers in the establishments. He analyses and presents management information conveyed by these officers and transmits the information from the Human Resources Branch for the president and chief executive officer to pursue.

SECRETARIAT GENERAL

The primary role of the Secretariat General is to provide support and coordination to the varied authorities of the Commission - Board of Directors, Executive Committee, Audits Committee and president and chief executive officer (Management Committee). This role consists mainly of calling meetings, drawing up agenda, preparing and transmitting documentation, writing reports, resolutions and decisions of these bodies and completing the necessary follow-up. The Secretariat provides the same services to committees set up by the Board of Directors or by the Executive Committee to study a variety of items such as, policies, programs, regulations and manuals. In 1991 this support was provided at 50 meetings of official authorities, resulting in the adoption of 297 resolutions or decisions, and 53 meetings of advisory agencies.

The Secretary General was assigned responsibility to enforce the *Act respecting access to documents held by public bodies and the protection of personal information*. To carry out this mandate efficiently and ensure the provisions of this Act are applied in an orderly manner, an operational structure provides for the sharing of responsibilities between staff responsible for access and the persons answering in the different branches. With this approach each person's duties are specified, enabling rapid communication between the parties and promoting uniform application of the provisions of this Act at the Commission.

Under this mandate, the Secretariat General followed up on some 150 official requests it received, also saw to it that all the agencies complied with all that was required of them, such as the statement of nominative information, the recording of requests, maintenance of a document classification list (obtained through the management documentation system), as well as the preparation of agreements for communicating information to researchers for purposes of study, research or statistics. The Secretariat acts as the Commission's representative before the *Commission d'accès à l'information* when questions are raised on the interpretation of the *Act respecting access to documents held by bodies and the protection of personal information*.

The Secretariat is also responsible for enforcing the *Archives Act*. An important achievement in this area, the document conservation calendar, determines the periods of use and conservation support for the CSST's active and semi-active documents and indicates which inactive documents are permanently preserved and which are to be eliminated. Work to update and manage this calendar continued in 1991, mainly the initial phase of the project to extend the calendar to preserved documents on computer file.

As part of its responsibility for linguistic matters at the Commission, the Secretariat General liaises with the *Office de la langue française* and coordinates activities related to the implementation of

the Charter of the French Language. The Secretariat General is also responsible for coordinating the Commission's relations with national and international associations and agencies in related activities.

In addition, the Secretariat General maintains ties with the Quebec government and the Regulations Office of the *Department of Justice*, to convey the regulatory provisions of the Acts administered by the Commission. It also acts as coordinator in the application of various agreements with other provinces and various countries.

Finally, the Secretariat General also assumes varied special mandates assigned to it by the *Presidency* such as, the provision of information to the responsible minister or to different agencies, coordination of the writing of the annual report and the preparation of briefs, certain correspondence follow-up, the formation of theme files, etc.

INTERNAL AUDIT

To ensure the impartiality of its interventions, the Internal Audit Branch reports directly to the chief executive officer. It is defined as an administrative unit that provides assistance to management. It's main function is to assist the managers in their reporting role by providing objective assessment and advisory support on the Commission's procedures. Its interventions rely on an organizational policy for internal control which promotes the accountability of the Commission's managers.

The Internal Audit Branch places great emphasis on its advisory role to users. To this end, it developed a framework for intervention to give advice on the management practices that affect administrative policies and methods among other things.

The Internal Audit Branch intervenes in all sectors: human resources, finance, material and information. These interventions ensure the systematic and objective assessment of the administrative methods and systems being developed, and provide the managers with an independent evaluation of the Commission's practices and management systems.

It uses the auditing principles of value-for-money audit and compliance procedure in its interventions. These principles are supported in the *Internal Auditing Manual*, a methodological guide for auditors. Computer tools are used to conduct the audits and report on interventions.

The management methods used by Internal Audit Branch enable it to control the development of its administrative and auditing activities. To this end, the branch produced a strategic plan, a system for managing mandates and a procedure for controlling the quality of its achievements and services.

The Internal Audit Branch is backed by an Audits Committee composed of the president and chief executive officer and two vice-presidents. The Committee's role consists on the one hand, of reinforcing the independence of the internal audit in the Commission and, on the other hand, of counselling and providing opinion to the president and chief executive officer on the administrative performance of the Commission, the improvement of the procedure for the accountability for managers, linked to an environment of efficient control and good management of resources, and communications between management and the Internal Audit Branch.

Vice-presidency, Finance

The Vice-presidency, Finance is responsible for the planning, coordination and control of financial services, and accounting services. It develops the assessment method and collects assessments from employers. It manages and develops computer systems and produces financial and statistical information. It is responsible for setting up mechanisms for budget planning and control and follow-up on the financial situation. The Vice-presidency consists of five branches: Actuarial Services, Budget Planning; Financial Services; Statistics and Information Management; and Systems.

During the 1991 fiscal year, in addition to the activities of its regular responsibilities, the Vice-presidency devoted the bulk of its efforts to designing the components of Phase II of the assessment reform and in consulting employers on these items; organizing and bringing a master plan for information systems into operation; and exercising stringent budget rationalization.

PHASE II OF ASSESSMENT REFORM

Phase I of the new assessment method could not make allowance for all the requests to the Commission by employers at the consultation stage. Also, as a follow-up to the thorough studies and research for solutions to the problems raised, the assessment planning teams presented the measures of Phase II of the assessment reform. These measures are consistent with the initial objectives to provide more insurance protection to employers, install a fairer plan through cost-sharing, and promote more prevention by linking the employer's assessment to its employment injury experience.

Phase II's proposals mainly concern the creation of a sixth sector comprised of public and para-public agencies, a new method of calculating the weighting factor in the retrospective plan, the grouping of legal entities allowing eligibility in the retrospective plan, a new policy for using experience when acquiring businesses and, finally, a new classification policy. From March to May 1991, these proposals were the subject of consultations with 85 employer associations and central labour organizations.

Following these consultations, it was decided not to create the sixth sector, while the other proposals were accepted with some modification. The provision to enable the grouping of legal entities allowing eligibility in the retrospective plan will begin to be applied in January 1992, while the other proposals will be applied the following year, taking into account the legislative amendments and required regulations. For certain proposals, such as classification in the construction sector, consultations will be held again.

INFORMATION SYSTEMS MASTER PLAN

The Vice-presidency, Finance is responsible for carrying out the systems master plan. The four objectives of the plan are: to support the integration of the Commission's broad functions through interrelated and flexible systems; to produce reliable and consistent information, to simplify the duties of users and to modernize the technological infrastructure. The Commission's management set up an essential condition for achieving these objectives: we must build systems together in relation to the users' needs and under their continuous supervision.

Rigourous and structured project management is needed to implement an information systems master plan. The scope of the work, its duration, the value of investments, the desired results and anticipated benefits are the basis of the planning that guides all decisions related to the administrative and technological targets to be attained and are factors in the development of activities. The Commission also drafted a comprehensive plan developed along the lines of four types of projects: administrative units, general projects, user systems development, and computer infrastructure modernization.

The main achievements in 1991 dealt with the introduction of measures to involve users; the procedures for communications between user and developers, the

improvement of project management procedures and the installation of the computer infrastructure. However, the major themes in 1991 were *Outlines for plans and specifications*, thereby illustrating the importance of progressively clarifying the administrative procedures that must support the new information systems.

Under the information systems master plan, the Vice-presidency, Finance completed an important step in the design of what will become over the next few years, the sole source of accounting information in the Commission. The Commission's *New Accounting Plan* contains a complete and unique set of accounting systems as well as all the accounting procedures establishing the way in which all of the CSST's transactions should be posted.

The Vice-presidency, Finance also prepared a statistical plan to speed up the delivery of consistent and valid information to its internal and external users. It also began work on developing a management information plan.

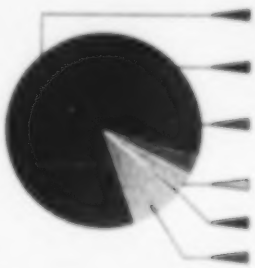
BUDGET RATIONALIZATION

The work of the Vice-presidency included budget rationalization, a characteristic feature of the CSST's 1992 administrative expenses. By 1991, managers had already been instructed to cut back on their expenses. Within this context, the development of the 1992 budget led to a strict review of internal activities to determine the human and financial resources that are indispensable to the completing of the agency's mandates. Thanks in part to the use of zero-based budgeting techniques, which were extended this year to a larger range of expenses, considerable savings were made.

ASSESSMENT METHOD

On January 1, 1990, the CSST introduced a new assessment method which reflects to a greater extent the double mandate of prevention agent and public insurer, conferred upon the Commission by the law.

EXPENDITURE IN 1991 (in millions of $)



Employment injuries in 1991	$ 1,133.9	(47.1%)
Employment injuries before 1991	$ 907.0	(37.6%)
Protective assignment of pregnant or breast feeding workers	$ 76.7	(3.2%)
Prevention programs	$ 74.4	(3.1%)
Other costs and deviations in the real rate of return	$ 5.4	(0.2%)
Administration costs	$ 210.9	(8.8%)
Total	**$ 2,408.3**	

Table 3

EXPENDITURE IN 1991

Category	(in thousands of $)	%
Compensation programs		
- Employment injuries that occurred in 1991[1]	1,133,866	47.1
- Employment injuries that occurred before 1991[1]	907,050	37.6
Protective reassignment of pregnant or breast feeding workers	76,705	3.2
Prevention programs	74,356	3.1
Administration expenses	210,944	8.8
Other expenses[3]	77,935	3.2
Deviations in the real rate of return	(72,580)	(3.0)
Total	**2,408,276**	**100.0**

1 Including $312.4 million spent in 1991 and $821.5 million transferred to the actuarial reserve.
2 Difference between annual expenditure of $974.1 million and an amount of $67.1 million drawn from the reserve.
3 Bad debts, interest on balance owed to the Public Service Pension Plan for service prior to December 31, 1975, and administration expenses for the *Commission d'appel en matière de lésions professionnelles* and participation in the funding of the *Commission des affaires sociales*.

As an agent of prevention the Commission provides employers with incentive to prevention by personalizing their assessment rate. Personalized assessment rating takes into consideration the efforts an employer devotes toward prevention. The level of personalization of the rate varies with the size of the assessment the employer pays to the Commission. The employer's own experience is allowed for only in the personalized portion of his rate, while the rate of his unit is accounted for in the remaining portion. To qualify for a personalized rate in 1991, an employer must have paid assessments during at least two years from 1987 to 1989 and the sum of the total insurable payroll in 1987, 1988 and 1989, multiplied by the general rate of the unit in

1991, must be equal to or greater than $40,000.

A complementary plan, the *retrospective plan*, is offered to very large businesses, thus constituting another element in the incentive to prevention. This plan allows the employer to set the limits within which it wants to insure itself. Essentially individualistic by nature, this plan corrects an employer's assessment amount *a posteriori*, by comparing as much as possible its actual expenses with those estimated at the time of assessment. An employer falls under this plan in 1991 if its insurable wages paid in 1989 or, at its request, those it will pay in 1991, multiplied by the general unit rate in 1991 is equal to or greater than $321,000.

As public insurer, the Commission further complies with the basic principles of insurance for improving the method of sharing the cost of employment injuries, by forming more credible units, establishing limits per claim, and creating five broad sectors of economic activity.

Reduced from 540 to 373 for fiscal year 1991, the classification units generally consist of a higher number of employers. The cost of injuries that occurred with employers in one unit is therefore distributed among a greater number of them, which guarantees greater stability in the assessment rate.

The establishment of limits per claim is a feature of a new method of sharing the cost of an employment injury. Thus, in the calculation of an employer's personalized rate the cost of each claim in its business is considered, but only up to, per claim, 20% of the maximum insurable earnings of the accident year. In the calculation of a unit's rate the cost of each of the claims among all the employers in this unit is taken into account, but only up to, per claim, 200% of the maximum insurable earnings in the accident year.

The merit/demerit plan which applied since 1979 has been replaced as of January 1, 1990 by this new assessment method through which employers meeting certain conditions receive a personalized rate or subscribe to a retrospective plan.

INCOME IN 1991 (in millions of $)

Employer assessments	$	1,224.7	(74.6%)
Investment income, and other income	$	416.7	(25.4 %)
Total	**$**	**1,641.4**	

Table 4

LEVEL OF CAPITALIZATION FROM 1982 TO 1991 (in thousands of $)

Year	Assets[1]	Liabilities[2]	Capitalization (%)[3]
1982	1,897,841	2,577,368	73.6
1983	2,091,543	2,958,235	70.7
1984	2,117,340	3,440,250	61.5
1985	2,146,935	4,017,701	53.4
1986	2,233,961	4,462,094	50.1
1987	2,521,634	4,882,014	51.7
1988	3,223,103	5,480,335	58.8
1989	3,877,023	5,892,172	65.8
1990*	4,091,929	6,295,777	65.0
1991	**4,011,704**	**6,982,399**	**57.5**

* According to the revised financial statements

1 Corresponding to the assets appearing in the financial statements after adjustments for 1982, to account for the reported costs transferred to unfunded liability in 1983.

2 Corresponding to the liabilities appearing in the financial statements after adjustments for 1982, to account for the variance between the mathematical and the notional reserves entered in the books in 1983.

3 Set as a ratio of asset to liability.

ASSESSMENT RESULTS

Employer assessments reached $1,224.7 million in 1991, including a $97.0 million downward adjustment to the final assessment of previous years. This assessment income decreased by $220.6 million or 15.3% over 1990.

Employers declared a total payroll of $59.9 billion in 1991, compared to $59.1 billion in 1990. In addition, the maximum insurable wage rose from $40,000 to $42,000 in the same period.

The average assessment rate, which was $2.50 per $100 of insurable earnings in 1990, decreased considerably to $2.32 in 1991. This average assessment rate is set for 1992 to $2.50, while the maximum insurable earnings increases to $44,500.

LEVEL OF CAPITALIZATION FROM 1982 TO 1991 (in millions of $)

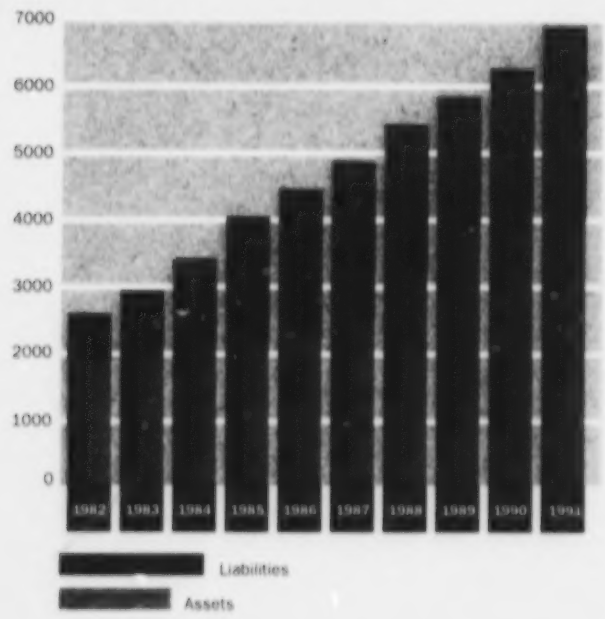


Table 5

DISTRIBUTION OF FUNDS ENTRUSTED TO THE *CAISSE DE DÉPÔT ET DE PLACEMENT DU QUÉBEC*, ACCORDING TO THEIR EQUITY VALUE, ON DECEMBER 31, 1991 (in millions of $)

	1991	%	1990	%
Bonds	**2,117.4**	**53.1**	1,921.6	53.3
Stocks	**1,439.5**	**36.1**	1,184.9	32.9
Short-term investments and deposits in the general fund	**78.5**	**2.0**	136.4	3.8
Mortgages	**116.2**	**2.9**	121.7	3.4
Real estate investments	**177.5**	**4.4**	182.4	5.1
Miscellaneous assets	**59.6**	**1.5**	55.4	1.5
	3,988.7	**100.0**	3,602.4	100.0
Other liabilities[1]	**100.1**		114.9	
Total	**3,888.6**		3,487.5	

1 Third quarter income not yet collected.

MANAGEMENT OF FUNDS

As of December 31, 1991, the Commission's total assets reached $4,011.7 million, 95.5% of which were deposited with the *Caisse de dépôt et placement du Québec*, where the Commission is the sole holder of an individual fund. The Commission manages its own short-term investments, but under the *Act respecting industrial accidents and occupational diseases*, it must deposit with the *Caisse de dépôt et placement du Québec* monies it does not foresee needing in the short run, to be able to cover benefits or administration costs.

For the short-term investments, the Commission deals with Canadian chartered banks and savings institutions operating in the financial marketplace. Investments are placed with the institution offering the best return on investment instruments and investment limits authorized by the Commission.

The funds deposited in the *Caisse de dépôt et placement du Québec* now stand at $3,829.5 million, compared to $3,649.5 million in 1990. Their equity value was set at $3,888.7 million on December 31, 1991, an increase of $401.2 million, compared to that of 1990. These investments returned an income of $394.2 million (as accounted for by the *Caisse*), or 10.71%, an increase of $125.2 million compared to last year. The diversification of this investment portfolio into stocks, mortgages, and real estate, undertaken several years ago, avoids the risk of concentrating funds in a single type of investment.

It should be stressed that, under the Commission's financing method, the investment income is automatically deposited into the actuarial reserve to ensure it is sufficient.

Vice-presidency, Operations

Comprised of twenty-one regional branches and five central branches, the Vice-presidency, Operations is responsible for the management and coordination of activities affecting the provision of services to the Commission's varied clientele.

In accordance with the Acts, regulations, policies and standards, this Vice-presidency applies the measures for eliminating hazards to the health, safety or physical well-being of workers at source, as well as for implementing the provisions for compensating and rehabilitating workers who have suffered employment injuries. It is also responsible for administering legislation to compensate victims of crime, and to promote acts of good citizenship.

During 1991, in view of the CSST's deteriorating financial situation, the Vice-presidency, Operations undertook an action plan that integrated the conclusions and recommendations of the various committees formed by the chief executive officer to exercise more control over the most important activities in the aim of reducing costs. To this end, top priority was given to the immediate introduction of cost-control measures in the following areas: Physiotherapy and occupational therapy treatments, rehabilitation, compensation and consolidation costs.

To improve efficiency and effectiveness, the Vice-presidency, Operations lightened its central structure and reviewed the mandates of some branches, mainly to redirect resources towards perfecting the means and working tools used by the staff in the regional branches. In pursuing its efforts to enhance user services, the Vice-presidency, Operations made considerable changes to the organization of reception and telephone services in the regions.

NETWORK

To improve regional operations the Vice-presidency generalized the introduction of its operational policy for control and follow-up, which was developed in 1990. Each regional branch has to continually assess the conformity of its interaction with users and of the decisions it issues.

Objectives for improving efficiency centered around the evolution of costs in 1991. Cost-generating time limits were examined. The Commission instituted a stricter approach in applying fees for services provided to workers and examined in detail the extent and duration of certain treatments, particularly in physiotherapy. Operations also undertook various measures to make it easier to obtain and to improve the quality of information supplied by workers and employers that is required for the processing of claims. While these activities, considered priority, were being carried out, the Vice-Presidency continued to develop its operational management information system on outlays related to programs, the duration of compensation, and administrative time limits.

In 1991 the Vice-presidency pursued its special project initiated in 1990, to process the backlog of requests to share costs accountability for events that occurred between August 19, 1985 and February 28, 1991. A total of 49,308 cost-sharing requests from employers were processed under this project.

Following the Board of Directors' approval for the necessary financial commitment, a special one-year project was instituted to review all the files affected by the reform of rehabilitation benefits and social and economic stabilization programs. This project required staffing equivalent to 15.5 person-years, as well as somewhat major modifications to the computer systems. The project is to develop in three phases: (1) collection of the data needed for calculations; (2) calculation of the financial assistance anticipated under the new regulation; (3) meetings with each benefi-

ciary affected by the reform. The collection of data was started in the files of 3,850 workers. Methods of calculation and their explanations to the workers are being prepared and will be introduced in 1992.

The following are some other noteworthy achievements by the degree of priority accorded them: review of the eligibility procedures in the protective reassignment of pregnant or breast-feeding workers, the introduction of measures recommended by committees on the evolution of costs, the review of methods of interventions in prevention-inspection.

PILOT SITE FOR THE MASTER PLAN

The objectives of the organization project for activities in the master plan are to determine changes to be made to the organization of work and propose a structure for them so that the tasks of the users are simplified; to support the integration of the Commission's broad functions through interrelated and flexible systems; and to produce reliable and consistent information. Through the analytical and design work that was completed, the context of the master plan's implementation was developed from the perspective of the Vice-presidency, Operations, including strategic and tactical objectives, developmental aspects, and critical factors of success. As a result of this work, the branch assessed the administrative aspects of activities and systems, designed the structure of activities in relation to major developmental elements, and established administrative rules for operations management support and determination of the benefits sought.

The aim of the pilot site is to give the Commission a tool dedicated to the users of manual or automated administrative systems, to ensure a harmonious and safe implementation, and to check, through simulation and validation in an operational context and in a perspective of zero default, the quality of any product destined for regional operations. Through analysis and design operations at the pilot site, the positioning, direction, and principles of operation, the framework of operations and management, the model for physical outlay, and the transitional computer infrastructure of the organizational model can be established.

COMPENSATION AND TRAINING SUPPORT

In addition to regular upgrading and to support the quality of interventions in its operations units, the Vice-presidency, Operations agreed to undertake major efforts in training and consulting support.

For purposes of information, more than 4,300 person-days were spent in operations training for compensation officers, rehabilitation counsellors and inspectors. Approximately 1,300 of them were used for integrating and providing initiation to new employees.

The training given to compensation officers was conducted mainly in the medical aspects of the work of officers, overpayments, letter-writing and decision-making.

Rehabilitation counsellors received training in interviewing, the ergonomic analysis grid and the determination of suitable employment.

The inspectors received training in several technical areas such as moving bridges, ergonomics, the occupational health and safety aspects of new technologies and work methods, metal presses and asbestos removal.

After the introduction of the *Manuel d'opération de la prévention-inspection (Manual of Operations in Prevention-Inspection)*, the health and safety directors and the prevention-inspection specialists, who must train inspectors in the region, received the appropriate training. This approach will be continued in 1992 and should lead to increased uniformity in the Commission's activities in this area.

PREVENTION-INSPECTION, BUILDING AND PUBLIC WORKS SUPPORT

In the area of prevention-inspection, the Vice-presidency, Operations updated its *Manual of Operations* which constitute the administrative framework for the activities of inspectors and first level managers. Its implementation was supported by training for all the interested parties, at the end of which a program for quality control and follow-up on interventions was established.

In addition to its regular interventions, the Vice-presidency, Operations put special intervention programs into operation in 1991. The regional branches verified implementation of the *Regulation respecting prevention programs* in 1,607 establishments, 63% of which contained 21 workers or more, and the compliance of 1,614 establishments with the *Act respecting occupational health and safety* and its regulations, this operation affecting fairly equally, establishments of 21 workers or more and those of 20 workers or less.

Since 1990, and for the three consecutive years, the Vice-presidency, Operations has applied and will continue to apply a program for intervention in all establishments using mechanical presses, and whose activities include the manufacture of metal and electrical products, and transportation and machinery equipment. The purpose of this wide-scale program is to promote the safe use of all equipment.

The five regional branches were associated with an intervention program applying to all underground mines operating on their territory. The purpose of this program is to eliminate the hazards related to dangerous operations, hoists, and detached rocks.

In the area of construction, systematic inspections were made of metal-frame installation, work on scaffolds, work in excavations and trenches and close to electric lines, as in 1990.

Finally, in 1991, in agreement with all interested parties, special provisions were able to be applied on seven very large construction sites employing 500 workers or more, simultaneously, at any time of work. These provisions mainly covered the recognition of duties related to the safety representative's functions. These large construction sites for which such provisions were made comprised various hydroelectric projects, including LG2A, LA1, LG1, Les alumineries Alouettes inc., and Lauralco, the Brisay project and the reshaping of General Motors Canada Ltd.'s assembly line in Boisbriand.

MEDICAL SERVICES

As a measure of continuity in the medical area, over 1,400 of the CSST's physicians and their clinical colleagues were able to get together in 1991, as part of the annual information tour, to alert them to the responsibilities conferred to them under the Act, as physicians in charge of workers.

An information program for medical clinic staff on the Island of Montreal was started in 1991. This goal of this program is to bring their attention to the different problems in the administration of medical and administrative forms.

An audio-cassette on the role and responsibilities of the attending physician under the *Act respecting industrial accidents and occupational diseases* was designed and distributed to over 8,000 physicians in Quebec, who in the course of 1990, sent ten or more medical or administrative forms to the Commission.

In 1991, the Medical Services Branch continued to coordinate activities related to the evaluation of workers that request indemnities for occupational lung disease. Eight-hundred and ninety-five cases were evaluated by committees provided for this purpose.

ACCIDENT NOTICES AND CLAIMS

In 1991, benefit claims were made under the *Workmen's Compensation Act;* the *Act respecting industrial accidents and occupational diseases;* and the *Federal Government Employees Compensation Act.*

In 1991, the Commission opened 213,923 new files on industrial accidents, occupational diseases or deaths, an 11.4% decrease from the 241,426 files opened in 1990. The decrease is still more marked, 13.8%, for industrial accidents or occupational diseases involving a payment for time off work or for death, which decreased from 205,048 in 1990 to 176,719 in 1991. Files on occupational diseases involving a payment for time off work increased by 0.7%, from 4,196 in 1990 to 4,226 in 1991. Among the cases processed in 1991, 847 were compensated for bodily injury without involving time off work, an increase of 31.5% compared to 644 cases in 1990.

In 1991, the Commission also dealt with 27,895 claims involving relapse or aggravation, 4,314 of which were related to injuries that occurred before August 19, 1985. Among the claims processed, 19,861 involved a payment for time off work and 509 a payment not involving time off work.

Table 6

NUMBER OF FILES OPENED DURING THE YEAR BY INCIDENT (1990-1991)

Incident	1991[1]	1990[2]
Industrial accidents		
Accidents involving time off work, accepted and compensated[3]	**176,719**	205,048
Accidents, not involving time off work, accepted and compensated[4]	**121**	99
Other accidents[5]	**27,614**	27,672
Partial total: accidents not involving time off work, accepted and compensated and other accidents	**27,735**	27,771
Total: work accidents	**204,454**	232,819
Occupational diseases		
Occupational diseases involving time off work, accepted and compensated[3]	**4,226**	4,196
Occupational diseases, not involving time off work, accepted and compensated[4]	**847**	644
Other occupational deseases[5]	**4,396**	3,767
Partial total: Occupational diseases not involving time off work accepted and compensated and other diseases	**5,243**	4,411
Total : occupational diseases	**9,469**	8,607
Total	**213,923**	241,426

1 Data on March 1, 1992
2 Data on March 1, 1991
3 Files in which there was a death related to an employment injury or for which there was at least one period of indemnity.
4 Files or employment injury involving no interruption of work and in which at least one amount was paid for bodily injury during the reference year.
5 Files or employment injury involving no interruption of work and for which there was no payment for bodily injury during the reference year.

The Commission noted that 147 workers lost their life in 1991 following a work accident or occupational disease.

The decrease in requests for compensation, for files opened (11.4%) or for recurrence, relapse or aggravation (1.2%) is partially attributable to the slowdown of economic activity in all sectors, which has led to a decrease in the number of active workers and also in the prevention efforts used by all partners in the plan since its introduction.

Table 7

DEATHS OCCURRED DURING THE YEAR, FOLLOWING EMPLOYMENT INJURY (1990-1991)

Incident	1991[1]	1990[2]	1990[1]
Industrial accidents	**112**	147	176
Occupational diseases	**35**	38	69
Total	**147**[1]	185	245[1]

1. Data on March 1, 1992.
2. Data on March 1, 1991.

SERVICES AVAILABLE TO WORKERS AND BENEFITS PAID

In 1991, total disbursements for employment injuries amounted to $1.286 billion. Included in this number are the costs of medical assistance, rehabilitation, temporary disability benefits, income replacement indemnity, permanent disability benefits, compensation for bodily injuries, and death benefits.

The Commission is responsible for all fees paid for medical assistance related to employment injuries. In 1991 medical assistance represented 11.1% of costs, or $143.1 million, 71.5% of which was used to reimburse hospital care and professional health services. Physical, occupational, and social rehabilitation expenses rose to $82.1 million, $23.7 million more than in 1990. Physical rehabilitation (mainly physiotherapy treatment) accounted for approximately 62% of this amount, 13% for social rehabilitation, and 25% for occupational rehabilitation.

Table 8

DISTRIBUTION OF BENEFITS PAID FOR EMPLOYMENT INJURIES, BY CATEGORY (1990-1991)[1]

Category	1991	(in thousands of $) 1990
Medical assistance	**143,124**	124,383
Rehabilitation expenses	**82,102**	58,442
Indemnities for temporary disability	**34,246**	41,476
Indemnities for income replacement	**705,068**	594,475
Permanent disability benefits	**172,804**	176,018
Death benefits	**49,609**	46,624
Compensation for bodily injuries	**99,584**	109,407
Total compensation of employment injuries	**1,286,537**	1,150,825
Protective reassignment of pregnant or breast-feeding workers	**77,126**	69,317

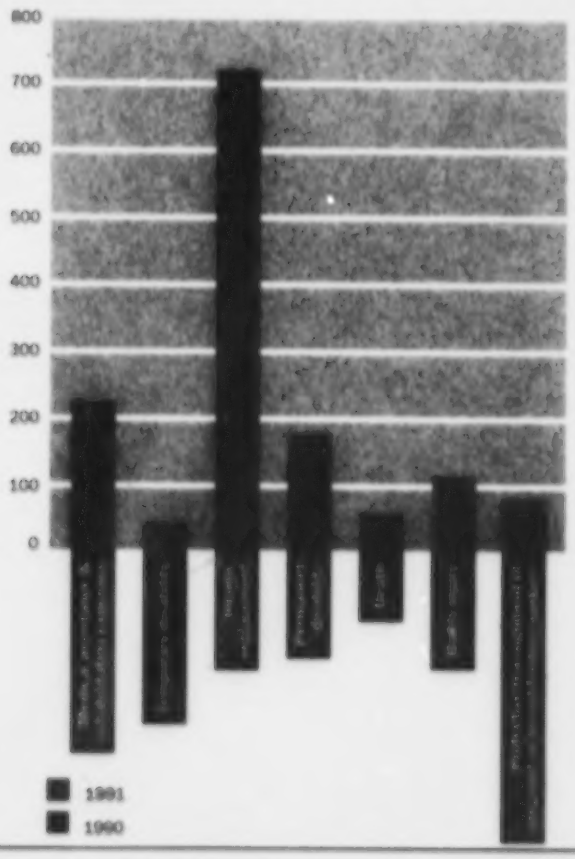
1 The cost of compensation programs, excluding protective reassignment, but including the increase of the actuarial reserve and indexing of certain benefits, is established at $2,040,916,000 in 1991, compared to $1,639,982,000 in 1990 (see Note 3 of the financial statements).

If the worker becomes unable to hold his employment because of the consequences of an employment injury, the Act provides him with financial support until he is again able to hold his job, or an equivalent or a suitable employment. This compensation corresponds to 90% of the worker's net wages at the time of his injury. The gross wages used for calculating this compensation cannot exceed the maximum annual insurable earnings, whose amount is revised each year. In 1991, the maximum was set at $42,000, 5% more than the previous year. ($40,000).

In 1991, indemnities paid to workers for lost time totalled $739.3 million, comprising $34.2 million for temporary disability and $705.1 million in income replacement. They represent most of the Commission's expenditure for compensation for employment injuries, or 57.5% (55.3% in 1990). It should be noted that, compared to 1990, the payments for temporary disability decreased by $7.2 million, while those for income replacement indemnities rose by $110.6 million. Note that these benefits may have been paid both for cases declared during the year, as well as for injuries suffered during previous years.

The amount paid by the Commission for temporary disability and for income replacement indemnities increased by $103.4 million in 1991, despite the fact that the number of files opened involving time off work and those involving recurrence, relapse or aggravation and time off work reflected substantial decreases of 13.5% and 11.8% respectively. This situation is partly attributable to an increase in the number of days during which workers receive benefits from the Commission. Periods of disability of 14 days or less decreased significantly by 16.5% compared to 1990, while those of 183 days or more underwent a major increase of 32.2%.

DISTRIBUTION OF BENEFITS PAID FOR EMPLOYMENT INJURIES, BY CATEGORY (1990-1991)
(in millions of $)



Indemnities paid for temporary disability represent 2.7% of disbursements for employment injuries. Of these indemnities, approximately 88% were paid as income support under social and economic stabilization programs, 6% for medical consolidation and 6% rehabilitation. This category of benefits will eventually disappear because it falls under the former Act.

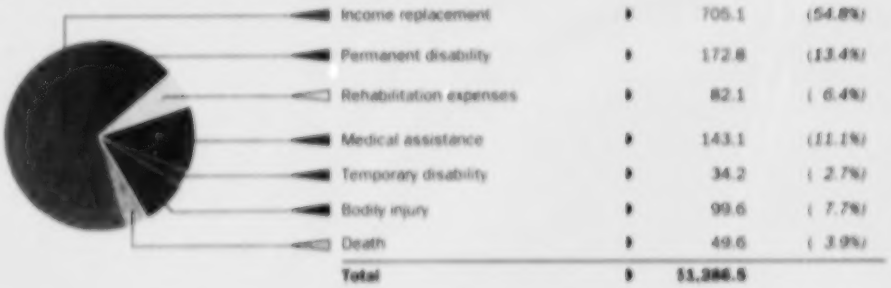
Income replacement indemnities represent 54.8% of total disbursements. Almost 12% of these indemnities were paid directly by the employers during the compulsory period. The employers are subsequently reimbursed by the Commission.

The *Act respecting industrial accidents and occupational diseases* recognizes that a victim of an employment injury is entitled to rehabilitation. Before this Act, the CSST had implemented some rehabilitation programs. Still today, some victims of injuries that occurred before the adoption of the Act continue to benefit from these programs.

The beneficiaries of rehabilitation are workers that have received employment injuries whose physical or mental consequences compromise their social and occupational reintegration and, particularly, the return to the position they held at the time of the incident. The Commission's mission in rehabilitation is to establish an action plan in cooperation with the worker, encouraging the participation of his employer. This plan can include measures for physical, social and occupational rehabilitation according to the worker's needs.

The aim of social rehabilitation is to encourage the worker's return to personal and social independence. Under this measure, 1,638 workers benefited from home care assistance services, 1,806 from psycho-social intervention services, and 758 from home-maintenance services. The aim of occupational rehabilitation is to encourage the reintegration of the worker in his job or in an equivalent job or in a suitable employment. This is how 4,687 workers took advantage of the occupational evaluation program, 3,828 of occupational training and 955, the partial return to work program. It can be observed that the pool of cases benefiting from occupational and social rehabilitation will increase.

DISTRIBUTION OF BENEFITS PAID FOR EMPLOYMENT INJURIES, BY CATEGORY - 1991 (in millions of $)



It is possible that following a work accident or an occupational disease a worker sustains permanent physical and mental impairment. He is then entitled to a permanent disability annuity or a lump-sum benefit for bodily injury.

The permanent disability annuity is for life and paid to beneficiaries whose injury occurred before August 19, 1985. On December 31, 1991, 26,296 persons were beneficiaries of this pension, 332 of them for the first time. Payment can be made under the form of representative capital whenever it is less than a monthly amount set at $129.19 for 1991. During this year, 62 beneficiaries received a representative capital. In all, $172.8 million was spent in permanent disability benefits, or 13.4% of disbursements for employment injuries, a decrease of 1.8% compared to 1990.

Since August 19, 1985, workers who have suffered employment injuries leading to permanent damage have been affecting the lump-sums described as benefits for bodily injuries. The amount of this benefit is related to the worker's age and of the per-

Table 9

NUMBER OF ANNUITIES UNDER THE LAW, BY GOVERNING LEGISLATION (1990-1991)

Act	1991	1990
Workmen's Compensation Act		
Permanent disability annuities[1]		
Industrial accidents	**22,283**	23,364
Occupational diseases	**4,013**	4,353
Total	**26,296**	27,717
Death benefits[1]		
Surviving spouses	**2,255**	2,366
Children	**758**	680
Other dependents	**56**	56
Total	**3,069**	3,302
Act respecting indemnities for victims of asbestosis and silicosis[1]	**111**	119
Act respecting industrial accidents and occupational diseases		
Death benefits[2]		
Surviving spouses	**400**	381
Minor children[3]	**724**	645
Total	**1,124**	1,026

1 Active annuities on December 31.
2 Active annuities during the year.
3 Children that have received a death benefit.

centage of physical or mental impairment. In 1991 the Commission paid a total of $99.6 million in benefits for bodily injury, or a decrease of 9% compared to 1990. It is noted that there is a stabilization of the catch-up phenomenon seen in 1989, when the increase had been 212%, because the Commission had begun to pay benefits for bodily injury to the beneficiaries who were entitled to them since August 19, 1985.

The Act also provides benefits for dependants of workers who die because of employment injuries. A total of $49.6 million was disbursed in the payment of death benefits, an increase of 6.4%. Approximately 50.8% of this amount was paid in life annuities, 13.7% in temporary annuities, and 35.5% in lump-sum benefits or funeral costs. This increase in indemnities following a death is partly due to pension indexing and the increase in the salaries that are used as a basis for calculating benefits.

Dependants of workers who died because of an employment injury prior to August 19, 1985 are entitled to a life annuity. This pension represents, depending on the number of dependants, between 55% and 80% of the benefits to which the worker would have been entitled had he survived and been completely unable to earn his salary. In 1991, 3,069 persons (surviving spouse, child, other dependant) received a life annuity.

The *Act respecting industrial accidents and occupational diseases* provides for a lump-sum together with a temporary annuity for the survivors of workers that have died after August 18, 1985. The spouse receives a temporary benefit, paid in the form of a monthly pension during a period from one to three years, plus a lump-sum. A monthly pension is paid to dependants until they reach the age of majority, plus a lump-sum if they are still then at school. The Commission paid temporary annuities to 400 surviving spouses, 181 for the first time, and 724 children, 143 for the first time.

BENEFITS FOLLOWING PROTECTIVE REASSIGNMENT OF PREGNANT OR BREAST-FEEDING WORKERS

Since 1981, the Commission has been administering the benefit program for pregnant or breast-feeding workers who exercise their right to protective reassignment under the *Act respecting occupational health and safety*. The purpose of the plan is to allow a pregnant or breast-feeding worker to be immediately reassigned to non-hazardous duties, upon medical confirmation that her pregnancy, or her unborn, breast-fed child may be exposed to a particular physical hazard. If it is impossible for the employer to assign her immediately to other duties, she can stop working and receive indemnities until the employer offers her an assignment or, if not, until the birth of her child.

During 1991, the Commission received 21,379 benefit claims from women exercising this right, compared to 21,088 claims in 1990, an increase of 1%. In 1990 the increase was 17%. In 1991, 18,575 (86.9%) of these claims were accepted and 2,720 (12.7%) were rejected; 84 (less than 1%) were still under consideration on March 1, 1992. The main reasons for refusal were the fact that the working conditions did not pose a real hazard, the right to reassignment was exercised for personal medical reasons unrelated to work, the worker was ineligible for compensation or is refusing an assignment the Commission believes is valid or that a reassignment did occur.

The Commission evaluates benefit claims based on the individual analysis of each case it receives. Its decision is based on information contained in the medical certificate, on opinions provided by the community health department in its evaluative report on the workstation, and on any information obtained by communicating with the worker, her attending physician and her employer.

During 1991, the Commission paid $77.1 million in benefits, an increase of 11.3% over 1990. Of this amount, $55.8 million were paid for 1991 reassignments, while $21.3 million were paid for reassignments during previous years. Benefit payments are made according to the provisions of the *Act respecting industrial accidents and occupational diseases*.

The regular increase in the number of claims since the plan came into effect stems partly from the fact that workers are more familiar with their rights, the risks which might induce workers to exercise their rights are undefined, and reassignments to non-hazardous jobs are scarce. However, this growth stabilized somewhat in 1991.

BENEFITS FOR VICTIMS OF CRIMES OR RESCUE ACTS (GOOD CITIZENSHIP)

In 1991, the Commission continued to administer the compensation claims under the *Crime Victims Compensation Act* and the *Act to promote good citizenship*. Benefits and services to which beneficiaries of these Acts are entitled are largely the same as those provided under the *Workmen's Compensation Act*, which remains in force for this purpose.

In 1991, the Commission received 2,813 claims from crime victims. During the year, the Commission ruled on 2,566 claims: 1,791 were accepted and 571, rejected.

The Commission also received 40 claims under the *Act to promote good citizenship*. Of the 37 decisions handed down in 1989, 33 were accepted and 3 rejected.

During this period, the Commission paid $26.4 million in benefits under these two Acts. These benefits and administration expenses are charged to the province's consolidated fund.

INTRODUCTION AND OPERATION OF PREVENTION MECHANISMS

On March 1, 1992, the Commission had received 2,988 prevention programs from establishments of 21 or more workers. Of this number, 1,048 programs originated from Group I establishments, 498 from Group II, and 1,442 from establishments in Group III.

The Commission also received 1,904 health programs from establishments of 21 or more workers from Group I, 907 programs from those from Group II, and 185 programs from Group III.

Among Groups I and II establishments of 21 or more workers, 685 had a health and safety committee on site, which represents 25.4% of establishments of this size, and the Commission received 339 notices of assignment of a safety representative, 12.6% of such establishments of this size.

Table 10

ESTABLISHMENTS OF 21 OR MORE WORKERS FROM GROUPS I, II AND III WHICH HAVE INTRODUCED PREVENTION MECHANISMS (1991)[1]

	Initial Prevention Program[2]	Health Program Received[3]	Health and Safety Committee[4]	Safety Representative[5]
Group I				
Buildings and public works	297	371	15	4
Chemical industry	98	223	43	27
Forestry and sawmills	321	395	173	71
Mines, quarries and oil wells	92	146	58	40
Metal products fabricating	240	769	121	58
Total for group I	**1,048**	**1,904**	**410**	**200**
Group II				
Wood industry (except sawmills)	134	298	59	25
Rubber and plastic products industry	128	256	66	29
Manufacturing of transportation equipment	91	129	56	25
Primary processing of metals	65	59	49	32
Manufacturing of non-metal mineral products	80	165	45	28
Total for group II	**498**	**907**	**275**	**139**
Group III				
Public administration	592	45	0	0
Food and beverages	271	44	0	0
Furniture & furnishings	122	54	0	0
Paper industry and related activities	111	24	0	0
Transportation and storage	346	18	0	0
Total for group III	**1,442**	**185**	**0**	**0**
Total	**2,988**	**2,996**	**685**	**339**

1 Data on March 1, 1992.
2 Although all establishments in priority sectors are required to develop a prevention program, only those with 21 or more workers have to submit a program to the Commission.
3 Data supplied by the HC-CHDs.
4 Health and safety committees formed under the Act and whose formation was notified to the Commission.
5 Safety representatives designated under the Act and whose designation was notified to the Commission.

Table 11

INTERVENTION FILES, BY NATURE OF REQUEST (1991)[1]

	Nature of Request								
	Control	Assistance	Evaluation	Investigation	Complaint	Refusal	Dispute	Undetermined	Total
Intervention files									
Received with intervention	10,422	390	2,704	449	3,854	187	116	31	18,153
Received without intervention	370	27	474	214	789	53	9	0	1,936
Total: Files received	**10,792**	**417**	**3,178**	**663**	**4,643**	**240**	**125**	**31**	**20,089**
Closed with intervention	10,736	453	2,875	537	4,304	216	134	7	19,262
Closed without intervention	354	59	505	216	887	57	9	0	2,087
Total: Files closed	**11,090**	**512**	**3,380**	**753**	**5,191**	**273**	**143**	**7**	**21,349**

1 Data on March 1, 1992.

INTERVENTIONS

In 1991, regional prevention and inspection teams paid 49,355 visits to establishments and job sites, an increase of 2.1% compared to 48,357 visits in 1990. The number of files where the Commission intervened in an assistance, evaluation or control capacity, whether incentive or coercive, rose to 14,387, or 71.6% of all files processed. There were 4,643 interventions following complaints, 651, or 12.3% less than in 1990. The Commission was called upon to intervene in 240 cases of refusal to work, compared to 314 the previous year, a decrease of 23.6%.

The Commission also intervened in 663 cases involving the death of a worker, serious injuries to one or more workers or major material damages. It should be underlined that in 1991, according to data collected by the prevention-inspection services, the Commission recorded 82 fatal accidents resulting in the death of 83 workers in the workplace.

In 1991, Commission inspectors recorded 52,061 cases of non-compliance, compared to 52,216 in 1990 a decrease of less than 1%. The Commission also sent out 1,536 violation notices in 1991, compared to 1,015 in 1990.

Table 12

INTERVENTIONS IN ESTABLISHMENTS AND MEASURES TAKEN, BY TYPE OF INTERVENTION (1991)[1]

	Type of intervention							
	Control	**Assistance**	**Evaluation**	**Investigation**	**Complaint**	**Refusal**	**Dispute**	**Total**
Visits								
Initial	10,107	356	495	249	3,518	158	92	14,975
Control	28,066	170	226	605	5,109	202	2	34,380
Total:	**38,173**	**526**	**721**	**854**	**8,627**	**360**	**94**	**49,355**
Measures Taken								
Non-compliance noted	42,839	55	128	455	8,498	86	0	52,061
Machines stopped	75	1	3	10	42	0	0	131
Premises closed	776	0	7	38	269	2	0	1,092
Seals affixed	371	0	2	14	112	0	0	499
Violations notices issued	1,141	0	8	43	339	5	0	1,536
Violation notices abandoned	69	0	0	2	30	0	0	101
Violation notices paid	446	0	6	29	107	1	0	589
Legal proceedings initiated	642	0	0	35	194	4	0	875
Legal proceedings won	413	0	2	22	121	0	0	558
Legal proceedings lost	61	0	0	8	23	2	0	94
Legal proceedings abandoned	45	0	0	5	22	0	0	72

1. Data on March 1992.

REDRESS AND CONCILIATION

The *Act respecting industrial accidents and occupational injuries* contains a recourse (complaint under Section 32) for the worker who believes he has been dismissed, suspended, transferred, discriminated against, or been a victim of reprisal or any other sanction because he has sustained an employment injury or exercised his right under this Act.

In 1991, the Commission's regional branches received 2,247 complaints of this nature. Section 254 of the Act allows the Commission, if the worker consents, to attempt to reconcile the worker and the employer failing which the Commission hands down a decision.

During the year, 945 complaints received under Section 32 of this Act were settled by conciliation, 215 received a favourable judgment, 373 were denied, 61 declared inadmissible and 596 were withdrawn

Table 13

REDRESS AND CONCILIATION - STATISTICS BY REGION (1991)

	Section 32 AIAOD							Section 227 AOHS						
	Complaints Received	Decisions						Complaints Received	Decisions					
Regional Branches		INA	WDR	REJ	ACC	SC	Total		INA	WDR	REJ	ACC	SC	Total
Abitibi – Témiscamingue, Nouveau-Québec	83	0	16	23	8	18	65	38	0	2	6	2	4	14
Bas-Saint-Laurent	23	1	0	4	4	10	19	4	0	0	0	2	2	4
Chaudière – Appalaches	61	2	21	2	2	39	66	7	0	3	0	2	6	11
Côte-Nord	24	0	2	3	1	2	8	19	0	2	0	14	13	29
Estrie	73	0	20	32	5	19	76	18	0	1	8	5	4	18
Gaspésie – Îles-de-la-Madeleine	18	0	6	4	2	8	20	25	0	2	1	0	22	25
Lanaudière	107	8	26	19	8	50	111	13	0	2	2	1	6	11
Laurentides	173	0	60	33	17	47	157	6	0	4	4	4	5	17
Laval	147	3	14	22	10	70	119	8	1	1	2	1	7	12
Longueuil	201	23	41	23	22	81	190	32	5	4	3	1	17	30
Mauricie – Bois-Francs	116	1	24	17	15	54	111	45	0	2	5	3	24	34
Île-de-Montréal - 1	32	2	7	4	2	17	32	1	0	0	0	0	1	1
Île-de-Montréal - 2	152	6	70	10	14	89	194	20	1	7	0	2	11	21
Île-de-Montréal - 3	83	0	38	10	5	42	95	38	0	6	1	1	39	47
Île-de-Montréal - 4	179	5	48	38	40	52	183	18	0	3	2	3	5	13
Île-de-Montréal - 5	130	0	31	22	4	79	136	24	0	8	4	1	10	23
Outaouais	99	1	8	14	11	59	93	5	1	0	1	0	4	6
Québec	143	8	48	33	23	55	167	38	3	6	10	5	12	36
Richelieu – Salaberry	156	1	56	28	10	37	132	61	0	11	4	3	36	54
Saguenay – Lac-Saint-Jean	141	0	31	13	8	52	104	14	0	4	2	0	8	14
Yamaska	103	0	24	19	4	65	112	26	0	6	11	1	13	31
Total	**2,247**	**81**	**596**	**373**	**215**	**945**	**2,190**	**459**	**11**	**74**	**86**	**51**	**249**	**451**

Legend INA: INADMISSIBLE REJ: REJECTED SC: SUCCESSFUL CONCILIATIONS WDR: WITHDRAWN ACC : ACCEPTED

Section 227 of the Act respecting occupational health and safety, includes a similar recourse. A total of 459 complaints under this Section were received in 1991 and they were treated with those that were outstanding at the beginning of the year. Conciliation was successful in 249 cases, 51 complaints were accepted, 66 rejected, 11 declared inadmissible and 74 were withdrawn.

Finally, the Commission received 61 requests for intervention to enforce the right to return to work under Sections 245, 246, and 251 of the *Act respecting industrial accidents and occupational diseases*. Conciliation was successful in 29 cases. Seven complaints were accepted, 8 rejected, 1 deemed inadmissible and 14 were withdrawn.

It should be pointed out that the 45.3% rate of settlement of complaints and requests by conciliation in 1991 is comparable to the 1990 rate which was 45.6%.

Right to Return to Work, Sections 245, 246, 251 AIAOD

Complaints Received	Decisions						Total Decisions	Complaints Received
	INA	WDR	REJ	ACC	SC	Total		
0	0	0	1	0	0	1	80	121
3	0	0	0	0	3	3	26	32
5	0	3	0	0	4	7	84	73
1	0	0	0	0	0	0	37	44
3	0	1	1	0	1	3	97	94
1	0	0	0	0	1	1	46	44
1	0	1	0	0	0	1	123	121
2	0	0	0	1	2	3	177	180
0	0	0	0	0	0	0	131	155
20	1	4	0	0	8	13	233	253
3	0	1	1	0	2	4	149	166
0	0	0	0	0	0	0	33	33
0	0	0	0	0	0	0	215	172
2	0	0	0	1	1	2	144	123
9	0	3	2	1	1	7	203	206
1	0	0	0	0	1	1	160	155
4	0	0	0	2	1	3	102	108
1	0	0	0	0	1	1	204	182
1	0	1	1	0	0	2	188	217
1	0	0	1	0	1	2	120	156
3	0	0	1	2	2	5	148	132
61	**1**	**14**	**8**	**7**	**29**	**59**	**2,700**	**2,767**

Vice-presidency, Planning and Programs

The Vice-presidency, Planning and Programs is mandated to design, plan, develop and implement policies, programs, regulations and standards in occupational health and safety. It provides information and documentation services and is responsible for evaluating programs as well as conducting prospective analyses in occupational health and safety. It also coordinates liaison and negotiations with the Commission's external partners and is charged with developing and establishing framework for programs in occupational health.

The department is composed of four branches: Occupational Health and Safety Information; Consultation, Program Evaluation and Planning; Prevention and Inspection Programs; Rehabilitation and Compensation Programs.

OCCUPATIONAL HEALTH AND SAFETY INFORMATION

The draft agreement between the International Labour Office and the Commission to recognize the Occupational Health and Safety Information Branch as an ILO cooperating centre was signed in 1991, thereby enabling Quebec documentation in health and safety to be distributed internationally. The rehabilitation section of the resource-persons database (RESS) was improved to facilitate consultation. This database, which includes over 1,000 entries, is a means for identifying agencies and resource persons able to provide experience or a service benefit in rehabilitation.

The database containing information on the quality of ambient air (BIQAA) was improved and now includes over 3,500 references covering all aspects of the problem of closed office buildings. The database of reports of accident investigations (VREN), which has close to 3,000 entries, was improved to enhance its content in the area of analysis and prevention-inspection programs.

The Documentation Centre provides documentation services to all occupational health and safety partners. In 1991, the Montréal and Québec City documentation centres responded to 7,275 requests for information; loaned 6,822 documents, borrowed 3,613 documents from other libraries. The audiovisual library loaned 5,540 audiovisual documents and added 65 new titles to its collection.

The ISST database, which contains a comprehensive collection of health and safety documentation in Québec, increased by 10,073 new titles, over 3,000 of which were received from participants outside this database. In addition to the Commission and IRSST documentation centres, twelve joint sector-based associations participate in the ISST database. The latter now contains 114,226 titles.

During 1991, 8,637 new products were added to the Toxicological Index database to bring the total number of products contained to 120,733. Of this number, 5,536 are available to the public on validated data sheets. During the year 50,266 requests for product information were directed to the Toxicological Index, 7,968 electronically; 50,014 answers were given, or 95.3% of all the questions received, the other questions awaiting answers from the manufacturers concerned. The Index also provides a telephone information service for cases related to the protective reassignment of pregnant or breast-feeding workers' program, sampling, or refusal of work. Six thousand one hundred and seven telephone requests for information on 9,768 products were directed to the Toxicological Index. Eight hundred and fifty-two of these requests related specifically to Workplace Hazardous Material Information Service (WHMIS). In all, in 1991, 56,373 requests for information were processed in the Toxicological Index.

The Toxicological Index also increased the extent of its collaboration with the CARDS program, established under the coordination of the International Program on Chemical Safety (IPCS), by becoming the scientific editor of this program.

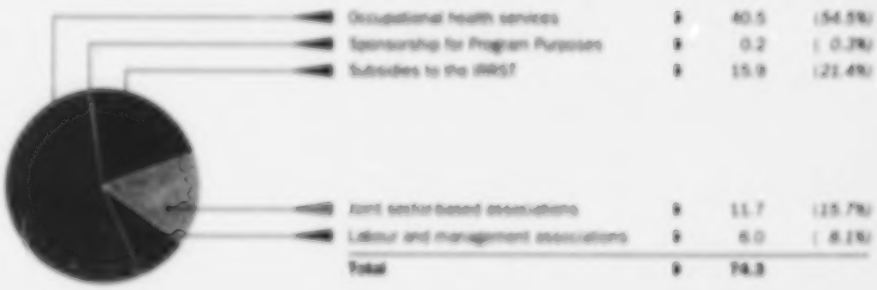
CONSULTATION, PROGRAM EVALUATION AND PLANNING

In the area of external consultation, on-going relations continued in 1991 with the Commission's main partners. The department coordinated the work of the various standing committees. Several new committees were formed: ASP/CSST Liaison Committee, IRSST/CSST Joint Committee, Committee of Ministries and Agencies Interested in Training Workers in Occupational Health and Safety, CEQ/CSST Liaison Committee.

The Commission reactivated its participation in several external committees, mainly in certain federal-provincial activities (Standardization Committees, Committees on WHMIS) and in the Standing Inter-ministerial Committee on Hazardous Material.

The negotiation sector reached various agreements with ministries and agencies in 1991. The Quebec government approved the standard contract on the occupational health program and authorized the signature of the agreement with the Department of Consumer and Corporate Affairs to authorize the Commission to apply the part of the *Hazardous Products Act* related to WHMIS. The minister of Health and Social Services, in cooperation with the Commission's representatives, signed an agreement in principle with the *Federation of General Practitioners of Quebec* on the pricing of medical/administrative services. An agreement in principle on a standard contract on outside evaluation services and the development of work skills was reached between the CSST and The Centre François-Charron and Multi-Ressources. A service contract on the preparation of a standard on concrete pumps was also concluded with the Quebec Standards Board. This branch also held discussions to reach agreement with the *Société de l'assurance automobile du Québec* on the implementation of certain legislative provisions, and with the *Ministère de la main-d'oeuvre, de la Sécurité du revenu et de la Formation professionnelle* on the exchange of information and the termination of benefits.

PREVENTION EXPENSES IN 1991 (in millions of $)


Occupational health services $ 40.5 (54.5%)
Sponsorship for Program Purposes $ 0.2 (0.3%)
Subsidies to the IRRST $ 15.9 (21.4%)
Joint sector-based associations $ 11.7 (15.7%)
Labour and management associations $ 6.0 (8.1%)
Total $ 74.3

In the area of program evaluation, the procedures for implementing WHMIS were evaluated and the findings published. The evaluation of the impact of approaches and interventions in prevention-inspection was also completed and findings will be distributed in 1992. The Commission began to evaluate the CHD's implementation of the Regulation respecting the medical certificate for workers exposed to silica or asbestos dust. It will be completed in early 1992.

The (experimental) evaluation and rehabilitation program for workers with chronic back pain (PERT) which is underway in the Centre François-Charon in Quebec City and the Centre Lucie-Bruneau in Montréal was also evaluated. The evaluation enabled the CSST to confirm the program's effectiveness on the improvement of the physical and mental condition of the worker and on the return to work. It was observed that 82% of the 109 workers who participated in the program became physically and mentally ready to return to work. The program was renewed in 1992. Finally, the CSST began to evaluate rehabilitation and a profile of the situation is being developed.

Insofar as planning is concerned, an initial analysis of the impact of the feminization of manpower, and aging on health and safety at work was completed. An overall profile of work accidents from 1986 to 1990 concluded this analysis. In the area of technological change, an initial section on the state of affairs in technological change was completed. A study of occupational health and safety problems in small and medium-sized businesses was also undertaken.

Occupational Health Services

In the area of occupational health, the *Act respecting occupational health and safety* accords the public health system a significant role. The 32 hospital centres with a community health department (HC-CHDs) coordinate implementation of specific health programs within their territory. To this end, the Commission has signed service agreements with each of them since 1981. In 1991 the Board of Directors approved new plans for regional organization submitted by the CHDs and the *Ministère de la Santé et des Services sociaux*.

In 1991 the sums allotted by the Commission to occupational health services reached $42.7 million, $34.2 million[1] of which were transferred directly to the HC-CHDs. The balance of $8.5 million includes reimbursements of $6 million to the *Régie de l'assurance-maladie du Québec*, for physicians' fees and $2 million to the *Institut de recherche en santé et en sécurité du travail* for laboratory activities undertaken on behalf of HC-CHDs and their subcontractors. The Commission also paid subsidies to 110 employers, distributed over 128 establishments containing some

1 This amount includes budget surpluses estimated at $100,000 for basic loans and $2.1 million for program loans.

150,600 employees, from sectors not designated as priority, $500,000 in subsidies for maintaining their health service.

The 1990 budget was also used as a basis for indexing payments to be made to HC-CHDs in 1991 for operational teams and health-service program teams responsible for the operation of health programs for the priority groups I, II and III. Subsidies for 1991 have been indexed at 4.8% in accordance with the indexing rate assigned by the *Ministère de la Santé et des Services sociaux* to establishments in its network.

In 1991, to serve the workers in Groups I, II and III, the HC-CHDs relied on 126 health services, 105 of which were administered by CLSCs, 6 by health centres, and 15 by HC-CHDs.

The health services staff sent 18,288 samples, from which the IRSST completed 46,482 analyses. On December 31, 1991, the health network had made some 23,500 chargeable health exams, mainly lung X-rays.

In addition to activities related to health programs, the HC-CHDs sent to the Commission notices on some 23,000 files concerning the exercise of the right to protective reassignment of pregnant or breast-feeding workers.

Subsidies to Sector-based, Labour and Management Associations

In 1991, the Commission granted $3,155,700 to 19 union associations and $2,362,754 to 11 employer associations to carry out various training and information projects for their members. An additional amount of approximately $451,500 was granted to one employer association and three labour associations for participation in the Commission's work.

In 1991, 12 joint sector-based associations were in operation in the following sectors: automobile services; building industry; clothing; manufacturing of metal and electrical products; manufacturing of transportation equipment and machinery; mines and mining services; municipal affairs; primary textiles; printing; provincial administration; social affairs; transportation and storage.

In 1991, the Commission granted a total of $11,656,883 in subsidies to these 12 associations, staffed by 158 employees and serving over 926,000 workers in some 65,400 establishments. Of this amount $178,170 was granted for administration of an agreement covering certification for general courses on health and safety on construction sites.

PREVENTION-INSPECTION PROGRAMS

In 1991, prevention and inspection activities involved mainly the review of regulations and the development of structures for intervention, and administrative tools and techniques to support prevention in occupational health and safety. It should be noted that Vice-presidency bases its measures on regular consultations with workplace representatives on the content of various programs and policies.

Three Joint Technical Committees of the Board of Directors were formed to update the Regulation respecting the quality of the work environment. One of these committees continued work undertaken in 1990 to update Appendix A, the exposure limits to chemical products.

The goal of anciner committee is to revise and integrate a safety section in a broadened regulation on the quality of the work environment. This committee is studying proposals to prevent accidents in installation, machines and procedures, independant of the establishment.

The third committee is responsible for the air quality in office buildings, particularly on the supply of fresh air and the maintenance and operation of mechanical ventilation systems.

Another Board of Directors' committee continued to investigate implementation of methods of prevention (prevention program, health program, health and safety committee, safety representative) provided under the *Act respecting occupational health and safety* for establishments in priority groups III, IV, V and VI. During the year, the committee placed emphasis on the establishment of those methods of prevention in Group III only. The committee examined proposals that take the following problems into consideration: level of lower risk in Groups I and II, employers with multiple establishments, the presence of several certifications which pose a problem of representation in participatory instruments, the existence of agreements between the parties in certain establishments or among certain employers, etc.

In 1991, consultation on the action plan to prevent occupational deafness continued and in the light of this consultation, a draft comprehensive plan was developed to bring this into tangible form.

Noise control being an issue of constant concern, two information documents for inspectors, partners and employers were produced: The *Répertoire québécois des ressources pour la réduction du bruit en milieu de travail* and the *Note technique: enceinte insonorisante totale pour raboteuse, moulurière, déligneuse et autres machines du même genre.*

In another field, the CSST resumed its collaborative efforts in developing Canada-wide standards with the Canadian Standards Association. It worked with the association to develop standards on training fork-lift truck operators, training fork-list truck operator instructors, robotics and protective machine guards, updating standards for protective structures in case a tractor overturns, and on respiratory protective equipment.

An information card for re-forestry workers on the hazards of their occupation and protective measures was designed by the CSST and distributed through ASSIFQ *(Association pour la santé et la sécurité du travail de l'industrie forestière du Québec)*.

Asbestos remained a subject of interest in 1991. A guide for inspectors was published, entitled: *L'interdiction de l'utilisation des amiantes crocidolite et amosite*.

Among information-related activities a revised and extended edition of the *Guide to scaffolds* was published in the spring and a dossier on electrical hazards was also published in the magazine, *Prévention au travail*.

In health and safety, work on the production of a program for preventing back pain continued in 1991.

All of the activities falling under the new standard contract on occupational health services began, mainly by way of the updating of routines for planning occupational health activities with the health network. The terms and conditions of their operation were clarified.

In the framework of research on occupational diseases, we completed an exploratory analysis of employment injuries of the upper members (musculo-skeletal injuries and Raynaud's Syndrom). A study aimed ultimately at banning abrasive jet sanding was completed as part of work directed by the Advisory Committee that is investigating ways and means of monitoring workers exposed to asbestos and silica.

REHABILITATION AND COMPENSATION PROGRAMS

In 1991 the *Recueil des politiques en matière de réadaptation et d'indemnisation*, was fully updated with a view and the integration of all the 41 policies on the protective reassignment of pregnant or breast-feeding workers. Subsequent to a judgment of the Court of Appeal, two policies contemplated by the law and the calculation of the income replacement benefit were revised.

Several programs completed in 1991 are linked to the activities of task forces on the evolution of compensation costs, which generated action plans involving short and medium-term actions in medical assistance, compensation and rehabilitation.

Some of these actions were achieved through the work of the task force on the waiting periods for specialized medical care. For example, it was possible to determine specialties and establishments that tend to have delays. Certain establishments were visited in order to examine solutions and choose a corrective strategy. One study was conducted on the feasibility of de-standardizing beds.

The task force on external services in physiotherapy and occupational therapy carried out many of the action plan's recommendations. In particular, a glossary containing the parameters used in physiotherapy and occupational therapy was produced. In addition, a pilot project to improve follow-up operations in physiotherapy and occupational therapy in the Montreal region was developed. As a result of the work of the task force on medical supplies, solutions were put forward for improved accountability for expenses in this area , for example: assign someone with central responsibility, require suppliers to provide detailed accounts to the Commission, possibly require two estimates in certain cases of purchasing or reimbursement.

The task force on rehabilitation and the group on the prompt return to work determined short and medium-term actions to improve rehabilitation activities. An organizational model for intervention in rehabilitation was updated. It mainly consists of the Commission's role in rehabilitation, its values and responsibilities, the procedures for intervention in rehabilitation and the reference framework for the individualized rehabilitation plan.

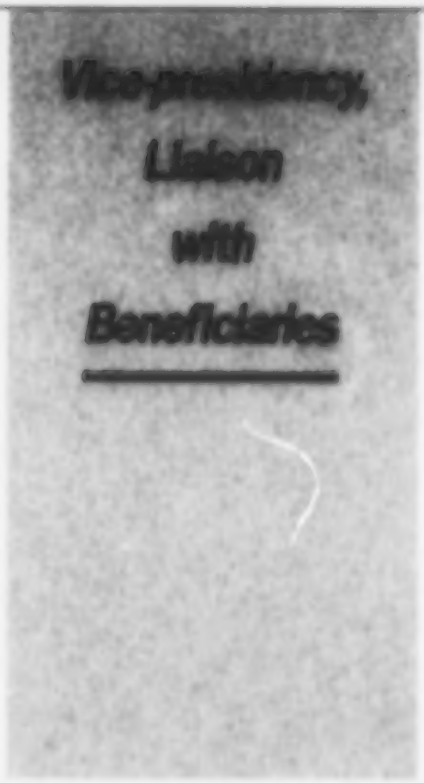
A document illustrating the main arguments for the prompt return to work and the steps to take to promote it was also completed.

The *Hazard-Free Pregnancy* program led to the completion of many major projects in 1991. Five policies were put into effect and, to promote their application, the administrative machinery, such as methods, standard letters, and modifications to the computer systems, was updated.

Two forms, one, the *Rapport de consultation médico-environnemental*, for the CHDs, and the other, *Demande de remboursement pour une affectation ou un retrait préventif de la travailleuse enceinte ou que allaite*, were produced. They confirm the Commission's desire to process requests more equitably and standardize the way in which the interested parties operate.

Section 189 of the *Act respecting industrial accidents and occupational diseases* outlines the meaning of medical aid. When this Act was adopted in 1985, the legislator gave the Commission discretionary power to determine, in accordance with Paragraph 5 of Section 189, the care or costs not already contained in four preceding paragraphs of the same section. This discretionary power was changed to regulatory power in 1986 with the adoption of the *Act respecting regulations*. A draft regulation on medical assistance was developed. The markers it contains will better define the expenses in care, treatment, or medical assistance costs, and provide workers with the services their condition requires.

Vice-presidency, Liaison with Beneficiaries



The main functions of the Vice-presidency, Liaison with Beneficiaries, are to listen, support and follow beneficiaries in their course through the workers' compensation plan. It is has a monitoring and advisory role in issues related to the quality of service to beneficiaries. The Vice-presidency acquits its duties by helping beneficiaries take responsibility for themselves in their process of consolidation and rehabilitation. While contributing to the improvement of relations with beneficiaries, the Vice-presidency also promotes among its interlocutors and partners, better understanding of the beneficiary's situation and of the role they can play in his return to independence and in the success of his social and occupational reintegration.

Liaison with Beneficiaries is also is also concerned with the needs of users experiencing specific difficulties in communicating with the Commission, such as the hearing impaired, functionally illiterate, etc.

PROCESSING OF REQUESTS FOR INTERVENTION

In 1991, 309 beneficiaries from all the regions served by the Commission and one person from outside Québec appealed their requests for intervention to the Vice-presidency. Of these 310 requests, 5 were judged to be inadmissible. On December 31, 1991, 285 of these files were closed. 20 remain outstanding.

The majority of claims, 258 out of 310, were made by the beneficiaries themselves directly to the Commission. However, 52 requests for intervention were brought forward on behalf of beneficiaries by their MNAs or by representatives (unions, associations, lawyers). The requests were processed in an average delay of 43 days.

The main reasons beneficiaries or their representatives address the Vice-presidency are:

- Dissatisfaction or lack of understanding of the CSST's decisions (96 files); of review offices (3 files); and of the *Commission d'appel en matière de lésions professionnelles* (5 files);
- the need for information on their file, Acts, procedures and policies (74 files), often accompanied by a request for psycho-social or financial assistance (28 files);
- apparent unreasonable delay by a regional office (26 files) or an administrative tribunal (25 files);
- failure to apply the decision of an administrative tribunal (5 files);
- other reasons (23 files).

Of the 310 requests for intervention, 256 were related to the *Act respecting industrial accidents and occupational diseases* (mainly Sections 2, 145, 146, 212, 365), 49 to the *Workmen's compensation Act* (mainly Sections 56 and 56.1), 3 to the *Crime victims compensation Act* and the *Act to promote good citizenship*., and 2 to the *Act respecting occupational health and safety* (Section 40).

SUPPORT PROJECTS

Pour mieux se prendre en main

Information days for *Pour mieux se prendre en main* have become a major activity in the Vice-presidency. This activity is geared to beneficiaries who have not been working for three to eight months following an employment injury. Organized like a seminar, these information days are geared to create awareness in the beneficiaries through the study and exchange of information on the medical, psycho-social and occupational aspects of their situation.

Thirty of these information days were held in 1991 in all the regions served by the Commission. They brought together a total of 2,306 beneficiaries 1,236 of whom were accompanied by their spouse. In addition,

204 invited observers attended these meetings. They came from a variety of environments: employer and union associations, associations of injured workers, health and education sectors, media, and MNAs offices. Eight hundred and six of the Commission's employees participated in these meetings.

During 1991 the vice-presidency had this activity evaluated. A qualitative study conducted by an independent observer concluded on the usefulness of this approach for the beneficiaries. She produced positive observable results on the quality of relations between the beneficiaries and the Commission as well as on the personal, family and conjugal life of the beneficiaries. Finally, considering the numerous factors involved in the occupational reintegration of injured workers, the analysis of the effects of these meetings suggest that the activity, within the limits of the chosen formula, contributes to helping beneficiaries prepare for their return to work.

On its part, the Vice-presidency analyzed the trends that emerge from the 79 information days held over the last three years. The profile of the participating beneficiaries remains the same. The problems related to their situation are similar from year to year: loss of self esteem, family and conjugal difficulties, social prejudices that are hard to bear, lack of communication with certain health professionals, especially specialists, the feeling of receiving low quality medical care, distancing between the beneficiaries and their employers, the need for encouragement to prepare for the return to work and during the return to work, difficulty interacting with an agency as complex as the Commission.

In 1991, however, the beneficiaries sent new messages to the Commission: psycho-social support to beneficiaries experiencing family problems, recognition of the sexual problems that are frequently tied to injuries, acceptance of alternative medicine, improvement in care, maintenance of ties with the employer, improvement of certain aspects of service to users including telephone access to the person responsible for the file, processing of claims for relapses, the relation of assistance on behalf of employees.

The Commission's staff notices an improvement in the CSST-beneficiary relationship since the meetings began. They also noted the need for injured workers to be well informed of their rights and obligations and those of the various parties. Finally, the results of evaluation of the activity as a whole remain highly positive and most of the participants want these days to be maintained.

Guide: *Pour mieux se prendre en main*

In 1991, the Guide, *Pour mieux se prendre en main*, for beneficiaries who were absent from work for 60 days or more, was distributed in all the regions served by the Commission. The guide gives them the information needed to understand the occupational health and safety plan, informs them on their rights and obligations and those of their employer, the relations with their physician, and the return to work. A guidebook outlines to the beneficiary important information for following-up on his file. The guide comes with an audio cassette for beneficiaries who have difficulties with reading.

Medical Cards on Employment Injuries

In the ultimate goal of standardizing and harmonizing its interventions, principally to inform the beneficiary of his rights in the medical world particularly with regard to his state as a patient, the Vice-presidency produced graphic material illustrating the injuries most frequently cited in the medical reports the Commission receives. This documentation is now used during information days for beneficiaries.

Research on the Impact of Employment Injuries on Family and Sexual Life

In the framework of its concern with beneficiaries experiencing special problems, the Vice-presidency began research on the consequences of an employment injury on the family and sexual life of beneficiaries. The goal of this research is to evaluate needs, determine professional resources and documentation in the network, and develop recommendations.

ADVISORY ROLE

The Vice-presidency, Liaison with Beneficiaries produced an analysis of illiteracy, particularly of the beneficiaries of the Commission that cannot read. The analysis describes the needs of these users and the partners and outlines the repercussions of these needs on the Commission's programs and on the character of its organization.

Thirteen possibilities for concrete action are advanced in the analysis. They are aimed at improving the quality of services to these users (workers, employers, beneficiaries), chiefly on plans to raise staff awareness, the development of measures to facilitate screening and intervention, and approaches in communication that favour hearing and visual skills, the institution of written and verbal methods of communication adapted to the level of comprehension of these users.

As a follow-up to the adoption of the report, the Vice-presidencies chose the routes of action they hope to include in their action plan for 1992.

The Vice-presidency assumed the organization of two humanitarian activities: the Red Cross Clinic for Greater Montreal and the United Way campaign for the entire Commission.

Vice-presidency, Services

The Vice-presidency, Services is responsible for planning, coordinating, and administering Communications, Human Resources, Material Resources and Legal Services Branches.

COMMUNICATIONS

Every year, the Communications branch publishes some 300 instruments of communication - new publications and reprints - which are presented in the form of flyers, brochures, quick reference cards, posters, audio and video cassettes, etc. Among the achievements of 1991 are first, for the public at large, the brochure *Understanding Quebec Health and Safety Plan* followed by the brochure for workers, *Rehabilitation after a work-related accident* and finally, for physicians, an audio cassette, *The Physician and the Act respecting Industrial Accidents and Occupational Diseases*.

In advertising, a radio/phone campaign, *Témoinages*, was distributed to all the regions of Quebec. In addition to the distribution of regular prevention messages in various dailies and magazines, the branch is involved with promoting the introduction of telephone lines to enable all users to have free access to the Commission's services.

In promotion, the branch has helped the regional branches in organizing some 50 conventions, seminars, exhibitions and expositions. Also, focus has been put on the importance of reaching the right public with the right information at the right time.

The same approach was adopted by the magazine, *Prévention au travail*, which chose to design texts of long-term duration. Accordingly, all theme files, *Alert Action* cards and *Find the Error* columns can be detached from the magazine, photocopied or reprinted under several forms, cards, articles, flyers, etc., depending on the needs of the milieu. By way of subject choice, the magazine also paid special attention to workers that are less well informed in prevention (non union or immigrant workers), without taking into account that the work in partnership was stressed in the preparation of files, including those dealing with metal presses and electrocution hazards on construction sites.

For the seventh consecutive year the Communications Branch, in cooperation with the regional branches, organized the activities of Occupational Health and Safety Week, except those related to public affairs. The theme, "an action plan in occupational health and safety," (prevention of back pain and injuries caused by repetitive work), drew a lot of interest in all agencies, employer as well as union businesses and associations.

In addition to these activities, the Communications Branch piloted a task force on internal communications and continued to publish the in-house newsletter, *CSST Nouvelles*.

HUMAN RESOURCES

The year 1991 marked the tabling of a policy of *Mission, values and strategic direction*, by the president and chief executive officer. This policy will contribute to guiding all the Commission's interventions by way of continuous improvement of the quality of its management.

The Human Resources Branch helped coordinate of the steps and the entire consultation process leading to the official acceptance of the mission at the Management Conference in November 1991.

Backed by an advisory committee made up largely of managers, the Human Resources Branch piloted the development of a human resource management policy. This policy was the subject of consultations with all of the managers and 10% of employees, so that their concerns could be reflected as much as possible. It is one of the suggestions put forward as a means of making the values and directions of the Commission more tangible, because it helps improve the service to users and the performance of the organization.

The Human Resources Branch did its best to update the Commission's administrative organization plans by setting up the mechanisms to award the permanent, vacant positions created by the addition of permanent staff, caused by the new needs in human resources and the conversion of temporary jobs. Several steps were taken, including 73 promotional competitions which attracted 6,395 candidates.

MATERIAL RESOURCES

In 1991 the Commission granted over 3,520 contracts to more than 880 suppliers. Procurement of goods totalled $24.6 million and services, $14.1 million. A system for the procurement of capital goods affecting furnishing and equipment was completed.

In the area of property management, at the end of 1991, the space occupied by the Commission's offices represented an area of 97,777 square metres spread out as follows: Head office, 33,000 square metres or 34% of the total area, including 24,000 square metres at 524 Bourdages in Quebec City, which it owns; the administrative centre in Montreal, 14,625 square metres or 15% of the total area, and finally 21 regional branches, 50,152 square metres or 51% of that area.

In 1991, the renovation plan of the head office continued. To date, almost half of the building is renovated. Also, 5,000 square metres have been equipped at 510 Atrium Blvd. in Charlesbourg, and about 20% of the area of the administrative centre in Montreal has been renovated.

In archival matters, 246,572 files were microfilmed in 1991, a decrease of 27% compared to 1990. 25,316 files had to be restored, for both the needs of the Commission and those of its users, an increase of 26% compared to the previous year.

Internal printing and photocopying of flyers, forms, monographs and other items also constituted a major activity. A total of 49.6 million copies were made, an increase of 46% compared to 1990.

A total of 5,450,000 items were sent by mail, including 1,555,686 cheques to beneficiaries, an increase of 9% compared to 1990.

LEGAL SERVICES

The Legal Services Branch assumes all the Commission's work of a legal nature in its advisory capacity as well as in its role in contentious issues.

The central office, consisting of lawyers from the Québec City head office and the Montreal administration centre, is charged with coordinating all legal sector, legislative and regulatory files, as well as contentious files that are provincial in nature. It also performs the role of consultant to the Commission's management and the various services. It coordinates the Commission's interventions before the *Commission des affaires sociales* and the *Commission d'appel en matière de lésions professionnelles*.

In each regional branch, a lawyer provides legal counsel to the diverse participants in his region. The regional lawyers process criminal cases and liability lawsuits as well as recovery files for both outstanding employer assessments and compensation overpayments to the beneficiaries. They also represent the Commission in the administrative and civil courts.

Appendices

1991

STATISTICS BY ECONOMIC SECTOR (1991)

Priority Economic Sector	Establishments[1]	Workers Covered[2]	Prevention-Inspection Intervention Files[3]							
			Control	Assistance	Evaluation	Investigation	Complaint	Refusal	Dispute	Undetermined
Group I										
Buildings and public works	20,489	78,146	3,357	50	1,187	86	804	2	0	3
Chemical industry	562	24,286	87	6	63	9	67	4	1	0
Forestry and sawmills	2,921	18,034	360	9	234	40	68	2	3	1
Mines, quarries and oil wells	539	17,944	214	9	144	50	69	10	0	1
Manfg. of metal products	2,389	29,493	1,041	9	202	21	111	5	0	3
Group II										
Wood industry (except sawmills)	1,415	10,381	206	6	128	14	44	3	0	2
Rubber and plastic products industry	596	18,334	138	11	76	12	55	3	1	1
Transportation equipment manfg.	470	35,751	193	6	34	10	52	6	1	1
Primary processing of metals	166	23,243	62	11	35	29	57	18	1	1
Manfg. of non-metal mineral prod.	632	10,541	127	9	72	14	32	1	2	0
Group III										
Public administration	5,540	148,375	305	35	142	15	230	24	1	1
Food and beverage industry	1,643	47,886	291	13	71	13	94	13	1	0
Furniture and furnishings industry	1,380	16,596	153	1	57	4	51	5	0	2
Paper industry and related activities	266	39,247	155	7	79	68	58	10	1	1
Transportation and storage	7,685	55,117	369	6	89	39	161	24	0	3
Group IV										
Trade	55,013	404,300	764	39	66	38	556	12	9	3
Leather industry	221	6,057	26	1	0	1	20	1	2	0
Manufacturing of machinery (except electrical)	675	16,322	312	4	16	4	52	0	0	0
Tobacco industry	17	2,628	2	0	0	0	1	0	0	0
Textile industry	684	21,465	90	6	3	7	45	1	2	0
Group V										
Other business and personal services	51,812	353,363	387	25	192	31	431	10	7	2
Communication, power distr. and other public services	2,516	67,808	141	11	34	10	111	51	0	0
Printing, publishing and related services	2,365	26,370	181	39	5	2	56	5	1	1
Manufacturing of oil and coal products	34	2,813	6	2	3	1	4	1	0	0
Electrical products	643	28,186	110	4	4	3	31	2	1	1
Group VI										
Agriculture	14,621	17,214	93	2	2	10	29	2	0	1
Hosiery and apparel	2,233	47,436	130	3	2	1	52	0	6	0
Education and related services	5,217	215,472	68	14	2	3	152	6	2	0
Finance, insurance and real estate	11,786	147,123	73	12	16	6	144	2	2	0
Medical and social services	12,790	263,948	256	29	10	4	233	15	74	0
Hunting and fishing	415	301	0	1	0	0	1	0	0	0
Miscellaneous manufacturing industries	1,143	19,430	49	2	4	0	38	0	0	0
Unclassified files Uninsured employers	6,093	0	1,044	33	205	51	731	5	5	3
Total	**215,891**	**2,239,610**	**10,792**	**417**	**3,178**	**663**	**4,643**	**240**	**135**	**31**

1. Data dated March 1, 1992.
2. These data may include establishments that were no longer in operation, but for which the Commission had not yet received notice of closure or had not yet recorded the closure if it had been notified. By the same token, it does not include establishments which started operating some time before December 31, 1991, but for which the Commission had either not been notified of the opening, or had been notified but had not yet recorded.
3. Source: Statistics Canada, Cat. No. 72-002, except for Agriculture, Hunting and Fishing, Public Administration, and Transportation and Storage. For these four sectors, this is an estimate based on the payroll and average income of victims of employment injuries.
4. Claims recorded in 1991 under the right to protective reassignment for pregnant or breast-feeding workers.
5. Of these deaths, 112 are related to a work accident and 35 to occupational diseases. According to data compiled by the Commission's Prevention and Inspection Services, there were 82 fatal accidents in the workplace in 1991 causing 83 deaths.
6. Employers whose assessment includes personnel protection.

Files Opened, by Category				Financing[6]			
Accidents Accepted and Compensated	Diseases Accepted and Compensated	Protective Reassignment[5]	Deaths Occurred during the Year[4]	Employers' Files[7]	Assessments[8] (million $)	Estimated Payroll[9] (million $)	Average Assessment Rate[10]
11,600	280	41	21	21,176	159.69	2,196	7.27
1,901	63	93	0	491	11.69	699	1.67
3,306	130	12	7	3,083	28.99	598	4.85
1,916	115	8	19	943	33.71	641	5.26
7,998	174	64	3	2,460	41.89	945	4.43
2,910	73	50	0	1,396	15.70	359	4.37
3,084	137	256	2	980	15.93	416	3.73
6,699	169	56	5	472	32.63	1,179	2.78
2,778	89	16	6	163	23.91	998	2.50
2,230	93	26	4	941	14.66	344	4.26
8,430	124	298	9	2,491	79.68	4,719	1.69
10,330	995	389	1	1,429	58.98	1,527	3.86
2,862	86	86	1	1,419	15.02	352	4.26
3,617	131	68	2	250	28.30	1,354	2.09
7,320	53	107	25	7,862	70.41	1,678	4.19
29,609	539	4,380	13	47,836	105.80	9,942	2.68
837	147	243	0	212	4.22	144	2.93
3,562	62	10	1	731	17.46	445	3.93
217	6	7	0	11	1.69	97	1.74
3,111	209	256	0	593	15.03	550	2.73
17,260	425	4,919	6	46,781	105.84	7,824	1.35
4,261	46	62	2	1,630	32.34	2,401	1.35
2,026	75	399	0	2,294	16.02	994	1.61
92	3	0	0	29	0.80	88	0.91
2,282	124	545	8	996	17.13	1,085	1.58
1,567	46	210	2	14,793	13.13	284	4.66
2,563	380	1,023	0	2,199	18.11	957	1.89
3,767	77	600	2	1,924	41.47	5,017	0.71
1,707	44	971	1	7,630	22.40	3,881	0.58
20,378	329	6,227	1	11,389	145.75	6,576	2.22
46	0	1	0	375	0.97	8	11.54
1,406	79	179	0	1,196	7.21	310	2.32
490	79	551	9	—	—	—	—
4,342	122	4	4	—	—	—	—
178,840[11]	**5,073**[11]	**21,379**	**167**	**180,533**	**1,276.28**	**98,374**	**2.10**

7 Financial files of employers whose assessment was at least $0.01, or that declared at least $1 in total payroll. This figure includes financial files of employers who operated for only part of 1991.

8 Assessments for 1991. Assessments do not include 1991 amounts collected for arrears dating from before 1991.

9 Final total payroll or estimate recorded in the files on March 1, 1992.

10 The average rate presented here is the percentage of assessments paid on the total payroll. It differs from the nominal rate of $2.32 for 1991.

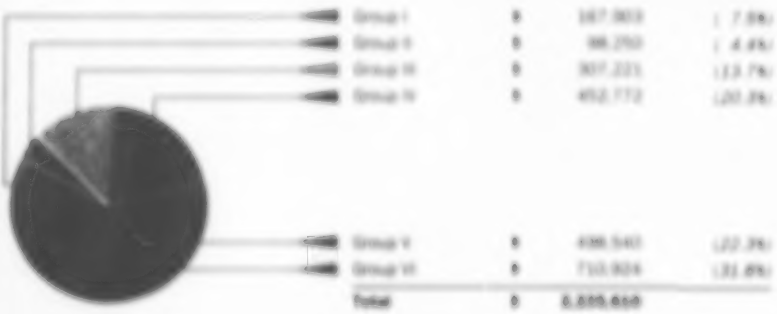
11 These figures include files in which there was a death related to the incident.

STATISTICS BY REGION (1991)

Regional Offices	Establishments	Prevention-inspection intervention Files[1]							
		Control	Assistance	Evaluation	Investigation	Complaint	Refusal	Dispute	Undetermined
Abitibi – Témiscamingue	9.610	309	6	186	46	124	11	3	0
Bas-Saint-Laurent	9.478	393	13	129	11	66	2	3	1
Chaudière – Appalaches	14.237	702	11	101	27	190	5	0	0
Côte-Nord	3.386	142	9	68	35	114	17	0	1
Estrie	9.948	739	83	159	20	184	8	7	0
Gaspésie – Îles-de-la-Madeleine	3.824	154	15	49	8	58	3	0	0
Île-de-Montréal 1	3.585	1.047	4	684	9	770	1	0	0
Île-de-Montréal 2	15.713	238	10	26	10	292	10	5	0
Île-de-Montréal 3	7.680	274	52	83	19	227	41	55	0
Île-de-Montréal 4	16.848	311	19	168	11	328	19	6	1
Île-de-Montréal 5	8.665	390	11	154	9	280	20	8	8
Lanaudière	10.237	542	10	74	24	124	3	1	4
Laurentides	12.126	637	27	30	15	238	2	0	6
Laval	7.932	577	7	39	16	158	9	0	0
Longueuil	10.174	587	11	94	72	219	18	9	1
Mauricie – Bois-Francs	17.587	539	25	288	41	184	18	1	0
Nouveau-Québec[2]	559	105	1	168	11	22	0	0	0
Outaouais	6.502	343	11	113	20	100	2	0	0
Québec	18.815	1.036	32	180	58	431	9	5	1
Richelieu – Salaberry	12.953	502	10	121	41	184	15	12	5
Saguenay – Lac-Saint-Jean	9.931	599	24	211	138	261	15	0	0
Yamaska	10.800	626	20	54	26	119	12	10	3
Total	**315.991**	**10.782**	**417**	**3.179**	**663**	**4.643**	**340**	**135**	**31**

1. Data dated March 1, 1992.
2. Programs submitted to the Commission for Group I, II and III establishments of 21 employees or more.
3. Committees and representatives for Group I or II establishments of 21 employees or more, for which the Commission received a notice of constitution and appointment are accounted here.
4. Files opened in 1991 relating to the exercise of the right to protective reassignment for pregnant or breast-feeding workers.

DISTRIBUTION OF WORKERS BY PRIORITY GROUP (1991)



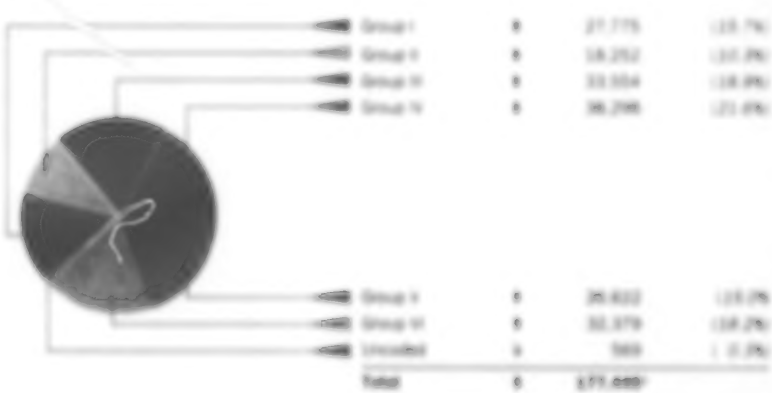
Prevention Methods in Establishments				Files Opened, by Category			
Prevention Program[2]	Health Program[3]	Health and Safety Committee[4]	Safety Representative[4]	Accidents Accepted and Compensated	Diseases Accepted and Compensated	Protective Reassignment[5]	Deaths Occured during the Year[6]
106	234	58	48	3.458	119	449	3
152	76	27	7	3.735	112	685	6
205	174	77	20	11.986	749	1.323	19
36	31	10	1	3.324	59	208	6
140	127	24	17	7.210	443	1.212	6
79	195	28	5	1.793	56	296	1
65	6	3	0	2.294	54	0	4
71	78	28	11	9.104	93	998	3
203	13	0	0	11.072	149	2.277	2
172	642	56	37	9.680	155	1.224	6
131	40	3	3	8.633	79	698	5
97	32	11	6	10.713	350	792	6
140	127	33	21	11.235	323	1.253	8
105	67	17	10	9.203	104	717	4
147	175	46	33	13.189	174	1.010	10
237	162	42	17	11.060	430	1.251	9
18	—[7]	6	6	1	0	0	0
94	44	10	5	4.706	54	640	3
266	162	63	20	16.548	585	2.818	11
173	103	40	23	12.929	361	1.299	12
203	115	74	40	5.827	193	1.041	7
146	353	29	7	9.138	452	1.000	14
2.988	**3.990**	**685**	**339**	**170.840**[8]	**5.079**[8]	**21.379**	**167**

5 Of these deaths, 112 are related to work accidents and 35 to occupational diseases. According to data compiled by the Commission's Prevention-Inspection Services, there were 82 fatal accidents in the workplace in 1991 causing 83 deaths.

6 Data for Nouveau-Québec include Abitibi-Témiscamingue data.

7 Files in which there was a death related to an incident.

DISTRIBUTION ON EMPLOYMENT INJURIES ACCEPTED AND COMPENSATED, BY PRIORITY GROUP (1991)

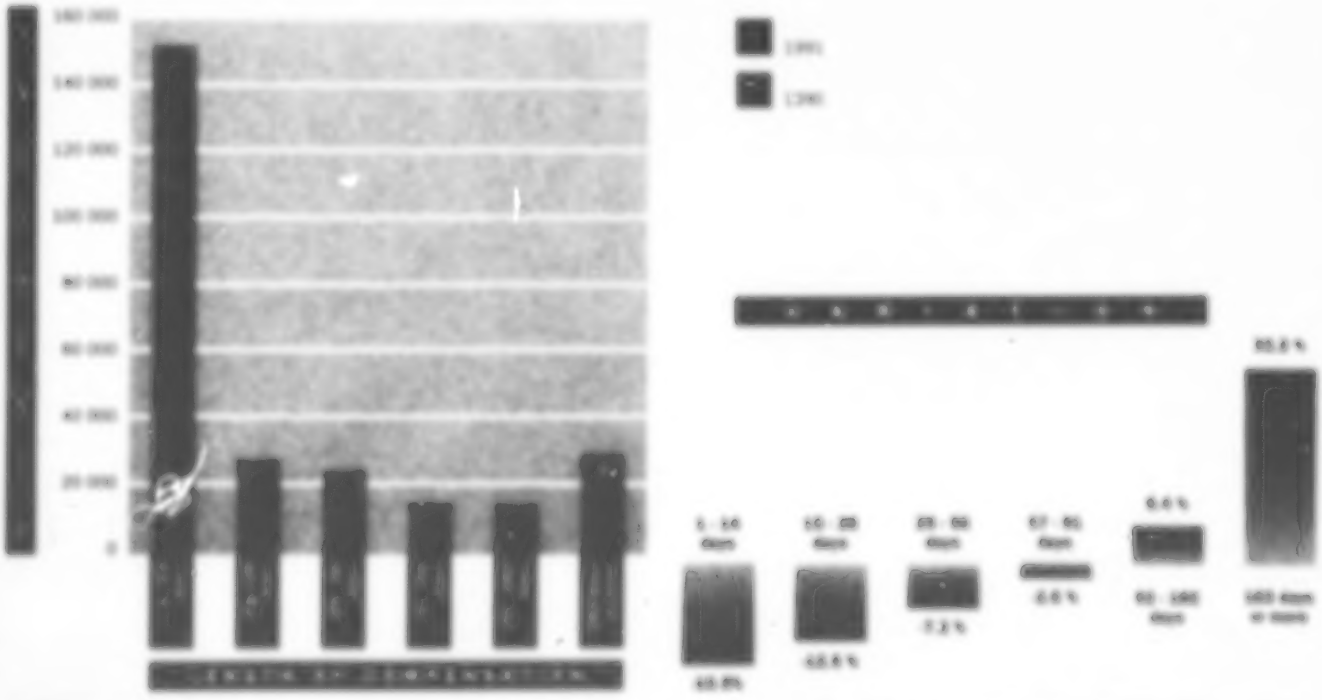


1 Excluding injuries with employers who are personnaly liable.

DISTRIBUTION OF INCIDENTS FOR EMPLOYMENT INJURIES, BY NO OF COMPENSATION DAYS AUTHORIZED DURING THE REFERENCE YEAR (1990-1991)

Length of Compensation	1990	1991	Variation
1 - 14 days	153.674	**139.280**	-10.5%
15 - 28 days	28.747	**25.154**	-12.5%
29 - 56 days	25.324	**23.501**	-7.2%
57 - 91 days	14.957	**14.587**	-2.4%
92 - 182 days	13.980	**14.891**	6.4%
183 days or more	22.809	**90.143**	32.2%
Total	259.491	**236.539**	-8.8%

DISTRIBUTION OF INCIDENTS FOR EMPLOYMENT INJURIES, BY LENGTH OF COMPENSATION (1990-1991)



INCOME AND EXPENDITURE AND OTHER FINANCIAL STATISTICS (1982 - 1991)

INCOME AND EXPENDITURE (in millions of $)

	1982*	1983	1984*	1985*	1986	1987	1988	1989	1990	1991
Income										
Employer assessment	667.4	709.6	697.8	751.3	945.7	1,186.2	1,437.7	1,530.2	1,445.3	**1,334.7**
Investment income and interest on assessment	216.5	209.1	212.0	229.6	235.9	247.1	315.2	426.7	398.1	**413.3**
Other income	2.0	2.5	0.6	0.0	3.5	2.6	1.1	7.6	0.2	**3.4**
Total income	887.9	921.2	910.6	980.8	1,184.9	1,435.9	1,754.0	1,966.3	1,845.6	**1,841.4**
Expenditure										
Compensation programs	791.1	801.7	931.7	1,272.5	1,258.5	1,178.0	1,025.9	1,230.1	1,693.0	**2,040.9**
Protective reassignment of pregnant or breast-feeding workers program	14.3	11.6	19.5	29.9	32.2	37.3	39.2	54.2	78.4	**76.7**
Prevention programs	33.7	38.2	58.0	58.7	60.5	64.6	68.3	67.6	69.7	**74.4**
Administration expenses	94.9	88.4	125.4	129.4	119.5	114.9	140.5	168.6	166.9	**208.9**
Other costs	13.4	28.3	13.7	18.8	20.5	16.9	19.8	36.3	56.0	**77.9**
Increase in provision for declations in the real rate of return	—	—	26.7	49.4	53.1	106.1	172.2	162.2	87.5	**(72.5)**
Provision for reimbursement of assessment	—	—	—	—	—	—	187.0	25.4	(83.3)	**—**
Write-off of costs of developing computer systems	—	—	—	—	—	10.2	—	—	—	**—**
Total expenditure	943.7	968.2	1,147.9	1,538.7	1,542.3	1,526.6	1,650.9	1,755.2	2,037.1	**2,408.3**
Excess expenses over income before following adjustment*	57.8	47.0	226.2	547.9	357.4	90.7	(103.1)	(213.1)	188.7	**766.9**
Items previously assigned to unfunded liability:										
- on December 31, 1989	—	—	—	—	—	—	—	—	73.6	**0.0**
- from January 1, 1990	—	—	—	—	—	—	—	—	—	**25.7**
Excess expenses over current operating income	57.8	47.0	226.2	547.9	357.4	90.7	(103.1)	(213.1)	262.3	**791.0**

* According to the adjusted financial statements.

1. For the year 1985, the cost of compensation programs includes the cost resulting from the interim provisions (Chapter XIII, Section II, ¶ 5.1); cf. 4.3.3(1) for an amount of $238.7 million. For the year 1990, it includes the indexing cost for certain benefits of an amount of $130 million.
2. For the years 1984 to 1988 inclusive, the result of the fiscal year includes the unfinanced expense under the method of financing set out in the Act before the amendment that took effect in 1989.
3. To reflect the mechanisms inherent in the capitalization policy which, as of 1990, provides for the separate amortization of the balance of unfunded liability on December 31, 1989, and the balance of unfunded commitments made as of January 1, 1990.

OTHER FINANCIAL STATISTICS (In millions of $)

	1982*	1983	1984*	1985	1986	1987	1988*	1989	1990*	1991
Assets[1]	1,897.8	2,091.5	2,117.3	2,146.9	2,234.0	2,521.6	3,223.1	3,877.0	4,091.9	**4,011.7**
Cash and short-term deposits less outstanding cheques	121.4	41.8	(8.3)	1.8	(2.6)	220.0	350.2	256.9	126.8	**(6.2)**
Funds entrusted to C.D.P.Q.	1650.0	1865.2	1,941.5	1,944.3	1,998.7	2,052.6	2,677.5	3,386.2	3,649.5	**3,829.6**
Liabilities[1]	2,577.4	2,958.2	3,440.2	4,017.7	4,462.1	4,862.0	5,480.3	5,892.1	6,295.8	**6,962.4**
Provision for deviations in the real rate of return[2]	—	—	26.7	76.1	129.2	235.3	407.4	540.6	628.1	**905.6**
Actuarial reserve[2]	2,540.8	2,892.1	3,334.9	3,866.6	4,260.1	4,537.4	4,657.6	4,927.2	5,325.5	**6,179.5**
Unfunded liability[4]	679.6	866.7	1,322.9	1,870.8	2,228.1	2,360.4	2,257.2	2,015.1	2,203.8	**2,976.7**
Insurable total payroll (billions of $)[5]	34.6	37.1	40.4	42.7	45.6	48.8	52.3	55.8	59.1	**59.9**
Maximum annual insurable earnings	26,000$	29,000$	31,500$	33,000$	34,500$	35,500$	36,500$	38,000$	40,000$	**42,0000**
Average assessment rate (decreed)	2.16$	2.05$	1.89$	1.88$	2.05$	2.50$	2.75$	2.75$	2.50$	**2.52$**
Average assessment rate (actual)[6]	1.98$	1.89$	1.77$	1.79$	2.04$	2.41$	2.69$	2.71$	2.45$	**2.17$**
Level of capitalization	73.6%	70.7%	61.5%	53.4%	50.1%	51.7%	58.8%	65.8%	65.0%	**57.5%**

* According to the adjusted financial statements.

1 Adjusted for 1982, to take into account posted costs transferred to the funded liability in 1983.

2 Adjusted for 1982, to take into account the variance between the mathematical and notional reserve recorded in the books in 1983, and for 1984 to 1988 inclusive, to take into account the new presentation, adopted in 1989, to present the provision for deviations in the real rate of return as a distinct entry in the Commission's financial statements.

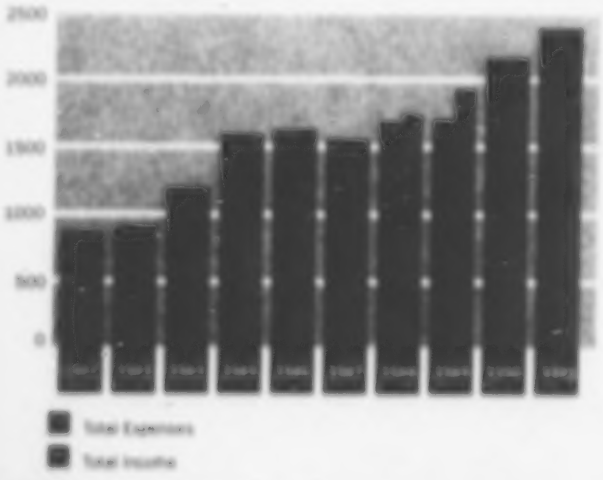
3 Adjusted for 1984 to 1988 inclusive, to present the provision for deviations concerning the real rate of return separately in the financial statements.

4 Adjusted for 1982 to take into account the posted costs transferred to the unfunded liability in 1983, as well as the deviation between the mathematical and notional reserve recorded in the books in 1983.

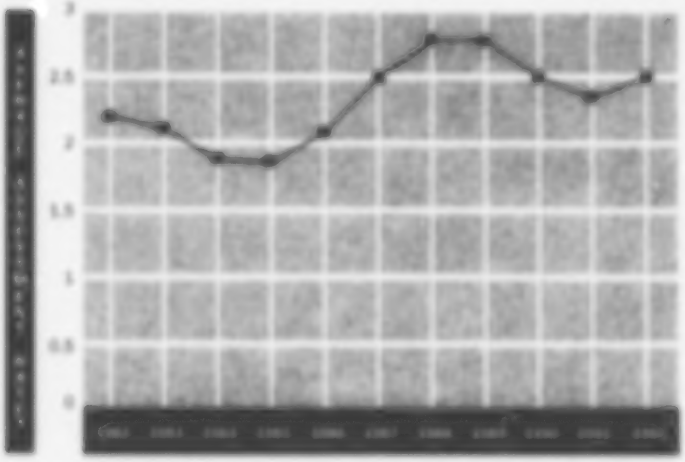
5 This rate is established on the basis of the actual total payroll estimated at the end of the fiscal year for the purposes of the production of the financial statements.

6 This rate is established on the basis of the actual total payroll estimated at the end of the year for purposes of producing the financial statement.

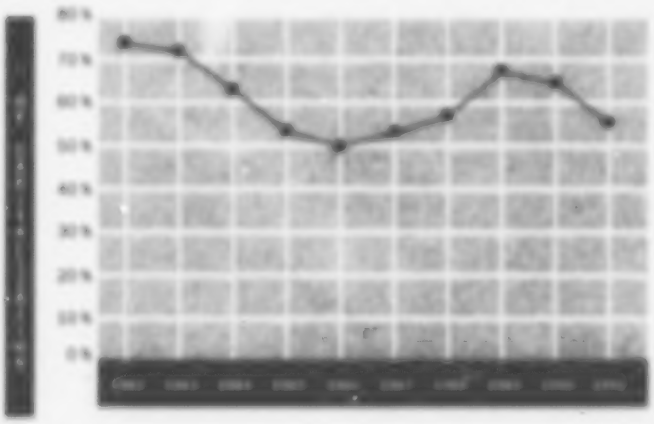
TOTAL INCOME COMPARED TO TOTAL EXPENSES 1982 TO 1991 (In millions of $)



EVOLUTION OF THE AVERAGE ASSESSMENT RATE - 1982 TO 1992



EVOLUTION OF THE LEVEL OF CAPITALIZATION, 1982-1991



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Post-consumption fibres	10%	10%
Total	**70%**	**55%**

Pre-consumption fibres: Term designating papers and cardboard from cutting and other waste. They come from book binders and other stationery manufacturers, and have never been used by consumers. The U.S. Environmental Protection Agency, contrary to Environment Canada, considers the scrap as pre-consumption waste.

Post-consumption fibres: Term designating papers and cardboard already used by consumers, from retailers, office buildings and private homes.

Recycled Paper

Recyclable Paper